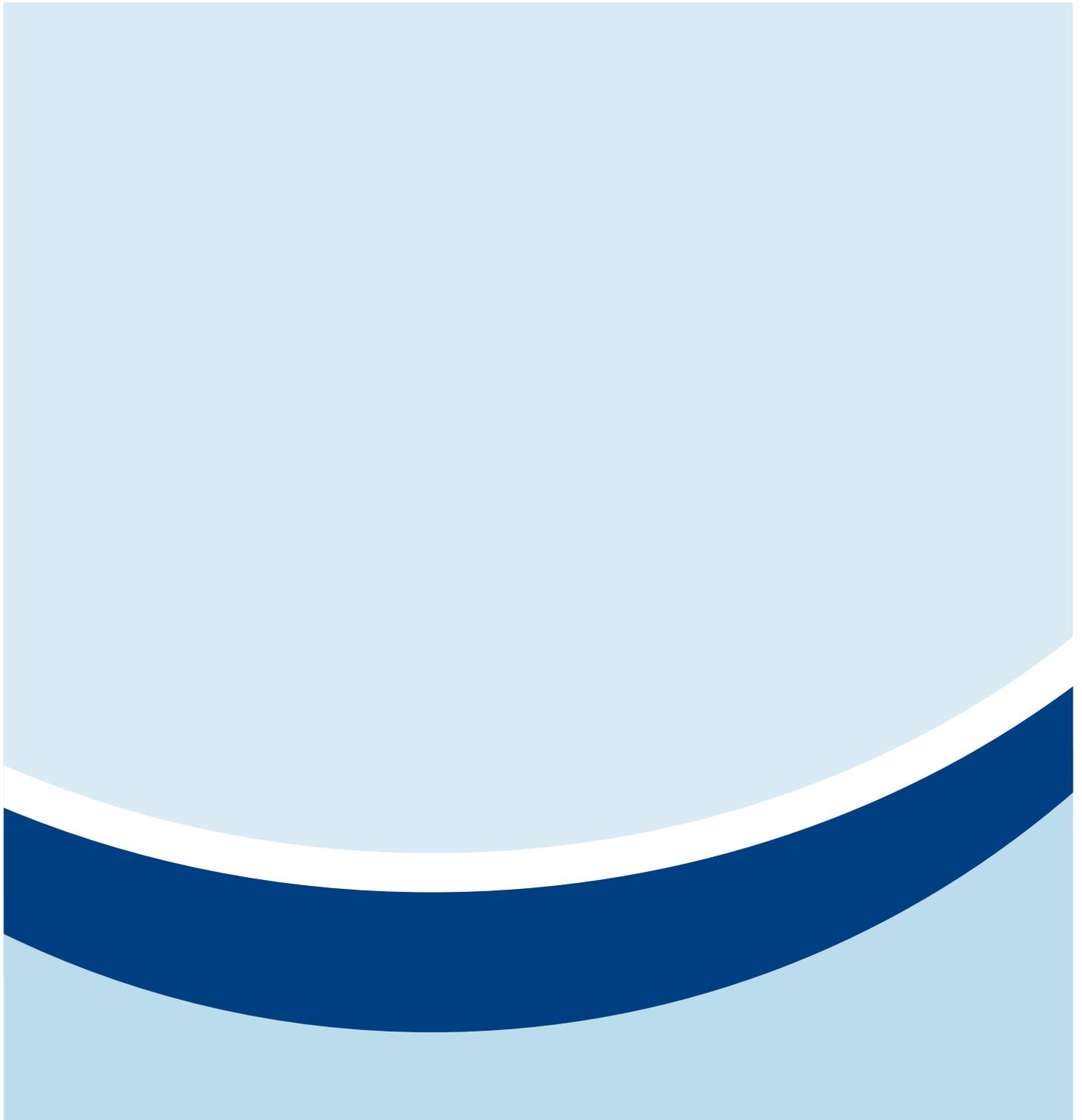


Business travel insurance short time

Insurance conditions No. 05901



Business travel insurance short time

Terms and conditions No. 05901

In accordance with Danish insurance legislation

Valid from 1 January 2013

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Chapter 1 preliminary provisions

Definitions

Words in the text indicated with *italics* are defined in section 31.

Who can take out the policy?

The policy can be taken out by companies, associations, organisations and individuals with an address in Denmark, unless otherwise was authorised in writing by Europæiske ERV prior to taking out the policy.

The company, the organisation or the individual shall hereinafter be referred to as the policy holder.

Who is covered by the insurance?

The person or persons who are listed on the insurance policy are hereinafter referred to as the insured. The insured shall in his/her *country of residence* be entitled to benefits in accordance with the applicable laws on public health insurance or private medical insurance.

What travel is covered by the insurance?

The insurance covers business trips and holidays that are held in combination with business trips.

The insurance can be taken out for a maximum period of twelve months.

Where does the insurance cover?

The insurance covers only in the geographical areas listed on the policy.

- Nordic countries;
Greenland, the Faroe Islands, Finland, Iceland, Norway and Sweden.
- Europe;
Albania, Andorra, Belgium, Bosnia-Herzegovina, Bulgaria, Cyprus, Estonia, France, Greece, the Netherlands, Belarus, Ireland, Italy, Kosovo, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Poland, Portugal, Romania, Russia (up to the Urals), San Marino, Switzerland, Serbia, Slovakia, Slovenia, Spain, the United Kingdom, Czech Republic, Turkey, Germany, Ukraine, Hungary, the Vatican State and Austria.
- The entire world, incl. Europe;

Special provisions for war and risk zones

Europæiske ERV shall draw up and continuously update a war and risk list with a specification of countries/areas with unrest. The war and risk list is divided into a *war zone* and *risk zone*. Countries/areas listed under *war zone* can be seen at www.erv.dk and countries/areas listed under *risk zone* may be obtained by contacting Europæiske ERV. When travelling to countries/areas listed under *risk zone*, an additional premium of 100% must be paid. If Europæiske ERV has not been informed about travel to an area classified as a *risk zone* prior to departure and/or the associated additional premium has not been paid prior to departure, the insurance will not cover damage caused while the insured is in the *risk*

zone in question.

Coverage cannot be taken out for travel to countries/area which at the time of departure are characterised as a *war zone*.

For coverage in war and *risk zones*, see section 21.

What time period does the insurance cover?

The insurance covers from the time when the insured leaves the place of residence or work in the *country of residence* to start the trip, but never earlier than the commencement of the insurance period.

The insurance will cease upon return to the place of residence or work in the *country of residence*, but never later than the expiration of the insurance period.

Europæiske ERV's coverage and liability obligation requires a valid and paid insurance at any time.

The insurance does not cover during transportation between the insured's place of residence and work.

If the insured is delayed during *the journey home* through no fault of his/her own, the insurance period will be extended by up to 48 hours without an additional premium.

The insurance policy and terms and conditions

The coverage of the insurance is stated in chapter 2. Only by reading through the following insurance conditions in conjunction with the policy will you get a complete picture of what and how much the insurance covers. If a damage expense is not included under the section Which expenses does the insurance cover?, it means that the expense is not covered by the insurance.

Chronic or pre-existing medical conditions

If the insured has a chronic or *existing illness*, which could require treatment during the journey, special rules shall apply. The insured's health condition may mean that the insured is not covered in relation to the chronic or *existing illness*. It is important that the insured, before departure, finds out whether there is coverage and possibly has a binding prior medical approval from Europæiske ERV.

Sum insured

The insurance sums and partial sums listed in the terms and conditions for the individual coverages comprise the limit of Europæiske ERV's liability to pay compensation for all claims taking place during the insurance period under the respective coverage.

Insurance premium

The premium shall be calculated on the basis of the selected coverage area and the number of insured days of travel.

Both departure and return days are to be counted as a day of travel.

What is a claim?

A claim is one or more incidents that occur at the same

time or in continuation of each other and which arise out of the same cause of damage.

The insurance does not cover expenses for treatment carried out after of the insurance has expired. This applies regardless of the reason for the expiration.

Disclosure of information

In the event of a claim, Europæiske ERV discloses the information provided by the insured/policy holder as well as the scope of the coverage provided by the policy to Europæiske ERV's international network, including our Emergency Control Centre (emergency assistance) and service offices. In the case of search and rescue operations, the information can also be passed on to the *Ministry of Foreign Affairs of Denmark*. This is done to ensure that the optimal assistance is provided during the trip.

It is the right of the Europæiske ERV medical unit to seek information on the health condition of the insured and treatment from the physicians and hospitals, who have treated the insured, and if necessary to discuss circumstances with these that have been informed to Europæiske ERV. Europæiske ERV guarantees full discretion with regards to such information. By request, the insured is required to sign a so-called "medical release".

Europæiske ERV has the right to require that the insured allows himself/herself to be examined by the Europæiske ERV medical unit or a physician appointed by Europæiske ERV, including the right to carry out a so-called "second opinion".

In the event of death, Europæiske ERV has the right to require an autopsy. In that case, Europæiske ERV will pay all costs for this. If the bereaved family rejects the autopsy, the right to compensation will be forfeited.

Chapter 2 Coverages

1 Illness

1.0 Sum insured - Unlimited.

1.1 What types of claims does the insurance cover?

The insurance covers claims as a result of *acute illness* or injury that arise on a business trip.

1.2 Which expenses does the insurance cover?

The insurance covers reasonable and necessary expenses for

- a) treatment from a physician with authorisation in the country where the insured is treated (treating physician),
- b) hospitalisation in a two-bed room ("semi-private") unless otherwise approved by the Europæiske ERV medical unit
- c) hospitalisation in an intensive care unit where this is prescribed by the Europæiske ERV medical unit or agreed between the attending physician and the Europæiske ERV medical unit,
- d) supply of screened blood, if the Europæiske ERV medical unit considers that this is necessary as well as on-site monitoring that the insured receives the

screened blood, if the Europæiske ERV medical unit considers that this is necessary,

- e) medication prescribed by a physician,
- f) treatment from a physiotherapist, ergo therapist, chiropractor, osteopath or acupuncturist up to DKK 2,500, or consultation with a psychologist or psychiatrist in the *country of residence* and/or abroad up to DKK 2,500 in cases where the insured person has been admitted to hospital or where the insured has been victim of rape, *assault*, robbery or similar traumatic experiences on the trip. It is a condition that there is a prescription from your own physician or treating physician and that the treatment is approved by the Europæiske ERV medical unit.

Dental treatment

- g) *dental treatment* up to DKK 10,000. *The dental treatment* must be commenced abroad but can be completed if necessary in *the country of residence*. This is a one-and-for-all expense - i.e. the insurance does not cover renewed treatment that can be related to the same dental injury.

Birth and treatment of an unborn child

The insurance covers reasonable and necessary expenses for

- h) birth up to 4 weeks before the expected time of birth and the treatment of a premature child/children, including hospitalisation, hotel stay and consumption in connection with this,
- i) treatment of *acute illness* of the unborn child/children which arose on a business trip up to 4 weeks before the expected birth.

Hotel stay and consumption

The insurance covers reasonable and necessary *extra expenses* for

- j) a hotel stay prescribed by a physician as well as consumption up to DKK 2,000 per day after approval by Europæiske ERV, if treatment that would otherwise require hospitalisation hereby can take place on an outpatient basis,
- k) a hotel stay as well as consumption up until DKK 2,000 per day after approval by Europæiske ERV after stopping treatment and up to the *journey home* or *repatriation* can take place,
- l) a hotel stay and consumption up until DKK 2,000 per day after approval by Europæiske ERV the planned travel route in accordance with section 2.2 g can be resumed.

Miscellaneous expenses

- m) contact to Europæiske ERV including Europæiske ERV's Emergency Control (emergency assistance) and service offices throughout the world,
- n) phone calls, newspapers, magazines, books and access to the internet in the event of hospitalisation lasting more than 24 hours, up to a limit of DKK 500 per week commenced. Documentation for these expenses is not required,
- o) a possible extension of this travel insurance in cases where the insured's journey home is delayed beyond the insurance period.
- p) extension of visa if hospitalisation or treatment prevents the insured from *travelling home* as planned.

1.3 Special condition relating to dental treatment

Europæiske ERV is entitled to reduce the reimbursement or refuse to reimburse the expenses of *dental treatment*, to the extent that the Insured's teeth are deemed by a dentist, applying dental criteria, to have been in a considerably worse condition than the teeth of persons of the same age because the teeth were marred by fillings, root treatments or dental diseases in the surrounding tissue or in the jaw before the claim.

1.4 Treatment quality

Europæiske ERV will only approve treatment methods which have documented effect and which have been approved by the public health authorities in the country where the treatment is done. Furthermore, it is a prerequisite and a condition that the treatment is highly likely to cure the disease or improve the injury, or that it will significantly improve the state of health after the disease or the injury.

The doctors, specialist doctors, dentists and other medical staff who perform the treatment must have authorisation in the country of practice.

1.5 Specially for physiotherapy/ergo therapy /chiropractic/osteopathy/acupuncture

It is a condition for Europæiske ERV's liability to pay compensation for damages that Europæiske ERV receives the original statement from both the local practicing, referring physician with a local practice and the physiotherapist/ergo therapist/chiropractor/osteopath or acupuncturist.

All treatments must be performed by a certified practitioner within each treatment form. For acupuncture specifically, treatment is only covered if it is done by a physician or by a practitioner who can be considered as an approved Registered Alternate Therapist (RAB) in Denmark.

1.6 Exclusions

The insurance does not cover expenses

- a) for the treatment of chronic or *pre-existing illnesses*, which within the last 2 months before departure have resulted in hospitalisation, medical assessment, medical evaluation or treatment at a physician, physiotherapist, chiropractor or other healthcare employee approved by the authorities, or changed medication.
- b) for the treatment of chronic or *pre-existing illnesses*, if the insured has not consulted a physician, has refused or quit treatment for the illness, although the insured ought to know or presume that the illness required treatment or had deteriorated considerably, has been given up on or treatment has been refused, has been enrolled on, referred to or is on a waiting list for assessment/treatment, has been absent from agreed check-ups within the past 2 months, or has given up normal check-ups due to previous non-appearance,
- c) for check-ups and treatment, including medicine designed to keep a chronic or *pre-existing illness* at a stable level and well-regulated,,
- d) for treatment needs known prior to departure,
- e) for the treatment of patients diagnosed with HIV or

AIDS, irrespective of the cause of the treatment,

- f) for treatment or stay after the return to the *country of residence*, (see however section 1.2 f on consultation with a psychologist and 1.2 g concerning *dental treatment*),
- g) for recreational, spa or wellness stays,
- h) for treatment and hospitalisation abroad when the Europæiske ERV medical unit has assessed that treatment can wait until the insured has returned to *the country of residence*,
- i) for continued treatment and hospitalisation if the insured refuses *repatriation*, when Europæiske ERV has made a decision on such *repatriation*,
- j) incurred as a consequence of *repatriation* arranged by the Insured, to the extent that such expenses would not have been incurred if Europæiske ERV had itself arranged the *repatriation*,
- k) for plastic or cosmetic surgery and for treatment of sequelae or complications in connection with these, unless the treatment is approved by the Europæiske ERV medical unit,
- l) incurred as a result of the insured's failure to follow the instructions according to the attending physician and/or the Europæiske ERV medical unit,
- m) to replace, exchange or repair *prostheses, implants, glasses, contact lenses, hearing aids or other aids*.

1.7 Documentation in the event of injury

It is a condition for Europæiske ERV's liability to pay compensation that the insured

- a) obtains a medical certificate with the diagnosis from the attending physician at the location upon request, grants the Europæiske ERV medical unit access to all relevant medical records, including information on previous cases of illness,,
- b) submits a completed claim form to Europæiske ERV along with original documentation for expenses for which compensation is claimed.

2 Patient transport and repatriation

2.0 Sum insured - unlimited.

2.1 What types of claims are covered?

The insurance covers in the event that the insured suffers from an *acute illness* or injury covered by the coverage illness.

2.2 Which expenses are covered by the insurance?

The insurance covers reasonable and necessary expenses for

- a) transportation to the treatment location,
- b) transfer to the nearest suitable treatment location when the Europæiske ERV medical unit – after contact with the attending physician – assesses that the transfer is necessary and safe,
- c) *repatriation* to the residence/hospital in the *country of residence*. The Europæiske ERV medical unit assesses – after contact with the attending physician – whether or not a *repatriation* is necessary and safe. Europæiske ERV determines, after medical assessment of the insured's condition, which form of transportation that is to be used and when *the repatriation* is to take place,
- d) patient escort prescribed by the Europæiske ERV

medical unit,

- e) *repatriation* to an undertaker in case of death of the insured in the *country of residence*, including costs of statutory measures, e.g. embalming and a zinc coffin, or expenses for cremation and/or burial at the location if the relatives want this, however maximum amount corresponding to what a *repatriation* of the deceased would cost. Europæiske ERV may, however, require that the deceased is *repatriated*, in view of an autopsy.
- f) sending home any *ordinary travel luggage* which the Insured had to leave abroad as a consequence of *repatriation*.

Missed journey home and missed further outbound journey

If the insured, as a result of a claim eligible for coverage, has not been able to follow the scheduled itinerary or *journey home* as planned, and if the insured has not been *repatriated*, the insurance covers *extra expenses* for

- g) resuming the *fixed itinerary* to the scheduled location on the insured's itinerary, or
- d) *Journey home* to the *country of residence*.

Europæiske ERV's rights in the event of transportation for treatment

Europæiske ERV has the right to demand *repatriation* of the insured for treatment in the home country and postpone the treatment until the insured is home.

Furthermore, Europæiske ERV is entitled to demand the insured be transferred to another suitable treatment location. The Europæiske ERV medical consultant shall decide, where appropriate in consultation with the attending physician, whether transport is necessary and/or safe.

2.3 Delay and restrictions

Europæiske ERV cannot be held responsible for delays or restrictions in connection with the transportation due to the weather, mechanical problems, restrictions from public authorities or from the pilot or other conditions which Europæiske ERV does not have influence on.

2.4 Special conditions

When driving in one's own car, documented costs for fuel, ferry tickets and bridge taxes and toll are covered to the extent that they do not exceed the expenses which Europæiske ERV would have had in connection with a similar transportation/trip.

2.5 Exclusions

The insurance does not cover expenses

- a) for transportation by ambulance plane in cases where transportation can take place in another medically safe manner as assessed by the Europæiske ERV medical unit,
- b) for transportation arranged by the insured, where the Europæiske ERV medical unit does not consider the transportation as necessary and safe,
- c) for *repatriation* as a result of the insured's fear for infection,
- d) for *a journey home, repatriation* or resuming of the *established itinerary* organised by the insured himself/herself, which Europæiske ERV would not have had if Europæiske ERV had organised the transportation.

2.6 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation,

- a) that the insured obtains a medical certificate with the diagnosis from the attending physician and the physician's attestation that the business trip cannot be completed as planned.
- b) that the insured upon request grants the Europæiske ERV medical unit access to all relevant health records, including information about previous illness,
- c) submits a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.

3 Patient escort and summoning

3.0 Sum insured - unlimited

3.1 For which persons are expenses covered?

Up to a total of 3 persons of the insured's choice – either as patient escort and/or as summoned.

3.2 What types of claims does the insurance cover?

Escort of a sick person

The insurance covers claims covered under Illness, where the insured

- a) is admitted to hospital because of *acute illness* or injury,
- b) is afflicted with a life-threatening illness/injury,
- c) passes away,
- d) must be *repatriated*,
- e) is unable to follow the planned travel route.

Summoning

The insurance covers claims covered by the coverage Illness, where the insured

- d) is admitted to hospital because of *acute illness* or injury,
- e) is afflicted with a life-threatening illness/injury,
- f) passes away.

3.3 Which expenses does the insurance cover?

Summoning

The insurance covers reasonable and necessary expenses for

- a) transportation from the residence and return to the residence,
- b) hotel stay and local transportation up to DKK 1,000 per day per person,
- c) board and local transportation up to DKK 250 per day per person,
- d) purchase of a Europæiske ERV travel insurance during summoning.
- e) the issue or renewal of a visa for the summoned person.

Escorting

The insurance covers reasonable and necessary *extra expenses* for

- f) transportation – maximum the same transportation class as the insured – however not an air ambulance in cases where the insured must be transported to an appropriate treatment site or *repatriated*,
- g) *home travel* to the place of residence or catching up with the *established travel route* after the escort

either for the discharge of the insured from hospital at the place of stay or the return to residence/hospital in the *country of residence*,

- h) stay up to DKK 1,000 per day per person,
- i) board and local transportation up to DKK 250 per day per person,
- j) *additional expenses* for extension of the existing insurance with Europæiske ERV or the purchase of an Europæiske ERV travel insurance for the duration of the patient escort.
- k) the issue or renewal of a visa for the summoned person.

3.4 Exclusions

The insurance does not cover

- a) summoning if the Insured is to be repatriated within 3 days from the summoned person's departure from his/her residence,
- b) expenses for transportation organised by the insured, patient escort or summoned person, which Europæiske ERV would not have had if Europæiske ERV had organised the transportation.

3.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability for compensation that the insured submits a completed claims form for as well as original documentation of all expenses incurred for stay, consumption and transportation for the persons who have been patient escorts/summoned.

4 Curtailment

4.0 Sum insured - unlimited.

4.1 What types of claims does the insurance cover?

The travel insurance covers in the event that the insured

- a) is curtailed to the *country of residence* due to a death, a life-threatening acute deterioration in an existing illness or acute serious illness/injury that requires hospitalisation of the insured's spouse, children, cohabitant that are registered at the same address as the insured, *step-children*, foster children, children-in-law, grandchildren, parents, foster parents, grandparents, in-laws, siblings, *step-siblings*, foster siblings, sisters-in-law or fathers-in-law,
- b) is informed about significant and acute events in the insured's private circumstances in the *country of residence*, such as fire, intrusion or flooding in the insured's home and provided that such an event requires the insured's personal and immediate presence and could not have been anticipated/expected at the time of the insured's departure from the *country of residence* and provided that the *return journey* is approved by Europæiske ERV.

4.2 Which expenses does the insurance cover?

The insurance covers reasonable and necessary *extra expenses* for

- a) transportation to the *country of residence* with the same form of transportation/class, which the insured has chosen on the original trip, but a maximum of commercial aircraft/airliner,
- b) return trip to the place where the insured was at the time of the curtailment and subsequent *home journey* to the *country of residence* with the same transportation form/class, which the insured chose on the original trip, but a maximum of commercial aircraft/airliner. The return travel must be made no later than 14 days after the the curtailment.

4.3 Special conditions

- a) It is a prerequisite that the criteria set out in section 4.1 are met at the time of the home journey.
- b) When driving in one's own car, documented costs for fuel, ferry tickets and bridge toll and toll fees are covered to the extent that they do not exceed the expenses which Europæiske ERV would have had in connection with a similar transportation/trip.

4.4 Exclusions

The insurance does not cover

- a) if in relation to the original travel plan the insured comes to the *country of residence* less than 12 hours from the scheduled time of arrival,
- b) in cases in which the person who is the cause of the curtailment has participated in the same journey as the Insured and has been repatriated,
- c) expenses for the *home journey* organised by the insured himself/herself, which Europæiske ERV would not have had if Europæiske ERV had organised the transportation.

4.5 Documentation in the event of a claim

- a) In the event of hospitalisation or death, the insured must obtain a medical certificate or a copy of the death certificate from the physician or the hospital, who has attended the insured's family in the *country of residence*.
- b) In the event of intrusion, fire etc. that require the presence of the insured, the insured must obtain a police report and document that the presence was required.
- c) The Insured must submit a claims form to Europæiske ERV along with original documentation for expenses for which compensation is claimed.

5 Replacement person

5.0 Insurance sum - DKK 50,000

5.1 What types of claims does the insurance cover?

- The travel insurance covers in the event that the insured
- a) becomes incapable of working for at least 5 consecutive days as a result of serious *acute illness/injury* or passes away. It is a condition that the incident is covered under the coverage *Illness*,
 - b) is repatriated in accordance with the coverage *Repatriation*.

5.2 Which expenses does the insurance cover?

The insurance covers reasonable and necessary *extra expenses* for

- a) transportation of a replacement person to the place where the insured is/was and a subsequent return trip to the country of residence with the same transportation form/class, which the insured has chosen on the original trip, but a maximum of commercial aircraft.
In the event of a claim mentioned under section 5.1 (a), the insurance also covers reasonable and necessary *additional expenses* for
- b) the insured's *journey home* to the *country of residence* with the same form of transportation/class, which the insured has chosen on the original trip, but a maximum of commercial aircraft. It is a prerequisite that this will result in an arrival time at least 2 days prior to the scheduled arrival.

5.3 Special conditions

- a) When driving in one's own car, documented costs for fuel, ferry tickets, bridge toll and toll fees are covered to the extent that they do not exceed the expenses which Europæiske ERV would have had in connection with a similar transportation/trip.
- b) It is a prerequisite that the replacement the person is sent with a view to taking over and/or completing the work tasks of the insured.

5.4 Exclusion

The insurance does not cover expenses for a travel organised by the insured himself/herself, which Europæiske ERV would not have had if Europæiske ERV had organised the transportation.

5.5 Documentation in the event of a claim

- a) The insured must obtain a medical certificate from the attending physician at the location, which must indicate that the insured cannot perform the work designated by the policy holder due to illness or injury. The medical certificate shall also contain information on the diagnosis and duration of the expected inability to work.
- b) Original documentation of the *additional expenses* for transportation must be submitted to Europæiske ERV.

6 Medical malpractice

6.0 Sum insured - DKK 1,000,000

6.1 What types of claims does the insurance cover?

The insurance covers claims covered by the coverage Illness, where an authorised physician at the location performs a treatment that entitles the insured to compensation in accordance with Chapters 3 and 4 of the Danish Law on Access to Complaints and Compensation in the Health Service.

6.2 What is covered by the insurance?

The insurance gives the right to compensation for permanent injury directly resulting from documented *medical malpractice* carried out by an authorised physician during admission to hospital or outpatient treatment. The compensation constitutes the difference between the actual injury and the injury, which under all circumstances would have been the result after correct treatment. Liability for damages is established in accordance with the Danish Law on Access to Complaints and Compensation in the Health Service chapters 3 and 4. Compensation is determined in accordance with paragraph 4 in accordance with current Danish legislation on liability for damages.

6.3 Exclusions

The insurance does not cover

- a) malpractice carried out by healthcare personnel other than a qualified and authorised physician,
- b) permanent injury resulting directly or probably from an illness or injury,
- c) if the Insured has accepted the treatment even when the Europæiske ERV medical unit has warned that the treatment offered does not fulfil the requirements for acknowledged, authorised principles for treatment, which have been approved by the Europæiske ERV medical unit.

6.4 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay

compensation that the insured

- b) upon request gives the Europæiske ERV medical unit access to all relevant health records, x-ray and scans as well as information about previous illness,
- b) obtains a medical certificate with the diagnosis from the attending physician on site,
- c) submits a completed claims form.

7 24 hour Emergency Control Centre (emergency assistance)

7.0 Sum insured - unlimited.

7.1 What is covered by the insurance?

The insurance gives the insured access to the Europæiske ERV 24 hour Emergency Control Centre (emergency assistance) during the business trip in the case of both minor and serious illness or injury, as well as advice and guidance on medical treatment, medication prescribed by the attending physician and appropriate hospitals, physicians and dentists abroad.

8 Luggage

8.0 Sum insured - DKK 25,000

8.1 Which items are covered by the insurance?

Items for business or private purposes which the insured brings or acquires on the business trip, including cash, credit cards, tickets and passports.

8.2 Which articles are not covered by the insurance?

- trade samples, commercial goods and collections
- boats, all forms of surfing equipment, caravans, trailers, bicycles, motor vehicles and similar means of transportation as well as associated keys,
- articles the insured borrows or rents on the trip,
- contact lenses, *prostheses*, television sets, refrigerators and furniture
- accessories to the above mentioned.

8.3 Which damages does the insurance cover?

See table below. A single item is covered by up to a maximum of 50% of the sum insured.

8.4 Special condition concerning the coverage of equipment

- a) a single item with accessories will be reimbursed for a maximum DKK 15,000,
- b) during air travel, bus transport and/or rail transport, PC equipment, tablets, GPS equipment, mobile phones, watches, glasses, sunglasses, dive computers, *photo equipment*, *video equipment* as well as audio equipment, including portable music players are only covered, insofar as these are carried as hand luggage,
- c) cash, credit cards, tickets and similar valuables are covered by a maximum DKK 5,000 in everything and covered only as a result of fire, theft from a locked hotel room and/or locked "safety box" (but only if there is clear evidence of violent break-in) or theft of values that are worn by the insured and only if the theft is noticed at the time of the act,
- d) *Photography equipment*, *video equipment* and *computer equipment* are considered in this insurance as separate articles and thus each are covered by up to 50% of the sum insured.

Table for section 8.3 All amounts are in DKK	Theft from locked hotel room or locked safety box	Theft noticed at time it was committed	Theft from a locked car	Theft from other places	Loss of checked in luggage	Damage and mix-up
Articles which the insured brings and acquires during a business trip which are not included under section 8.2 and not separately mentioned in this table.	Up to sum	Up to sum	Up to sum	Up to sum	Up to sum	Up to sum
Cash and credit card.	5,000	5,000	10% of maximum sum 2,500	Not covered	Not covered	Not covered
Passport and tickets.	Up to sum	Up to sum	Up to sum	Up to sum	Not covered	Not covered
Recordings, drawings, manuscripts and similar.	Raw material	Raw material	Raw material	Raw material	Raw material	Raw material

- e) *jewellery* is covered by up to 50% of the sum insured, however a maximum of DKK 15,000 in total and is only reimbursed as a result of fire, theft from a locked hotel room and/or locked "safety box" (but only if there is clear evidence of a violent break-in) or robbery.
- f) theft from a locked motor vehicle is covered up to 50% of the sum insurance insured. It is a condition, however, that the motor vehicle shows visible signs of forced entry.

8.5 Exclusions

The insurance does not cover

- a) *damage* caused by wear and tear and gradual deterioration, scratches, dents or defacement of baby carriers/ strollers, suitcases or other packaging, if the utility value is not essentially reduced,
- b) damage to items as a result of common use,
- c) items which are sent separately, as these are not covered during transport or before they are retrieved by the insured,
- d) forgotten, lost or misplaced articles,
- e) theft of items left without effective surveillance. The insured items can not be left behind by the Insured, not even for a shorter period of time, unless they are not locked within a house, motor vehicle, caravan, luggage box or something similar,
- f) theft of items that are stored in vehicles in *over-night parking*,
- g) theft, when there are no signs of forced entry,
- h) items in cases where documentation is not obtained and where it is usual and normal that the insured can document his/her loss,
- i) *damage, mix-up* or loss of luggage during transportation that is reported with the original P.I.R. (Property Irregularity Report), which is issued by the air craft carrier or handling company in the airport at the *place of destination* (can be obtained for up to 7 days after

returning home),

- j) indirect losses, including losses in connection with the abuse of credit/debit cards,
- k) software and supplementary insurance for electronic items,
- l) recoding and conversion of keys for motor vehicles
- m) recoding/change of locks.

8.6 How is the compensation calculated?

- a) Items that can be documented (receipt, warranty) etc. to be less than 2 years old will be compensated by the value of similar new items.
- b) Items that can be documented (receipt, warranty) etc. to be more than 2 years old will be compensated by the amount it would cost to acquire the article with a deduction for depreciation as a result of age, use, fashion, reduced usability, or other circumstances. The deductions for items of decrease in value are calculated as follows:

0-2 years - no deduction
 2-3 years - 20% deduction
 3-4 years - 30% deduction
 4-5 years - 40% deduction
 5 years - 50% deduction

Deduction for depreciation of PCs, laptops and tablets/smartphones is calculated in the following manner:

0-1 year - no deduction
 1-2 years - 33% deduction
 2-3 years - 66% deduction
 3 years - 100% deduction

- c) Europæiske ERV can choose to have the damaged item repaired or to pay an amount corresponding to the repair costs. If the items can not be repaired,

they must be sent to Europæiske ERV on request. After the payment of compensation, the items belong to Europæiske ERV.

- d) Europæiske ERV is entitled, but not obliged, to return the articles. If the insured does not wish the items to be returned, the insured will receive compensation equivalent to Europæiske ERV's costs for returning them.
- e) If an insured item consists of two or more parts, compensation is only provided in relation to the value of the lost or damaged component.
- f) Film recordings, tape recording, video recordings, other digital recordings, manuscripts, drawings and the like are only compensated with the value of the raw material.

8.7 Special conditions

- a) In case of missing documentation for price and acquisition date, Europæiske ERV is entitled to reduce the compensation payment.
- b) Luggage is only considered to be lost when the airline informs that the search is completed and the luggage has not been found. In some airlines, this can take up to 4 weeks.
- c) In the event of *damage* to articles, these may not be discarded before permission has been given by Europæiske ERV or the damage has been calculated. Upon request, the insured must send Europæiske ERV the damaged articles.

8.8 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation, that

- a) The nearest police authority is duly notified in case of theft of items of a value exceeding DKK 1,500 and that the original receipt for the notification is sent to Europæiske ERV,
- b) the insured reports the claim to the local police as soon as possible after returning home if, for an exceptional reason, the police cannot be notified at the location of the theft or robbery, e.g. on account of immediately imminent departure. The original receipt for the notification must be sent to Europæiske ERV,
- c) *damage, mixing up* and loss of checked-in luggage is reported to the airline or other carrier. The original receipt for this should be sent to Europæiske ERV in the form of P.I.R. (Property Irregularity Report), report from another transporter as well as itinerary, tickets and luggage tags,
- d) the insured, as documentation of the age and value of the article, sends original receipts, warranty certificates or similar documentation to Europæiske ERV. In addition, it is necessary to specify which articles are to be compensated, specifying the category, brand, type, dimensions, age, configuration, initial cost price and purchase price immediately before the damage,
- e) the insured submits a completed claim form.

9 Delayed luggage

9.0 Sum insured - DKK 3,000

9.1 Which expenses are covered by the insurance?

The insurance covers reasonable and necessary expenses for compensating purchases up to DKK 3,000 in cases where checked-in luggage is delayed in relation to the expected arrival to *the destination* outside the *country of residence*.

9.2 Exclusions

The insurance does not cover

- a) Compensating purchases made after the luggage has arrived to *the destination*,
- b) replacement purchases made after the insured's return to his/her residence in the *country of residence*
- c) Expenses towards transport.

9.3 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation, that the following exist

- a) original P.I.R. (Property Irregularity Report),
- b) the original ticket(s) or boarding card(s), and
- c) original documentation for the expenditures for reasonable compensating purchases,

10 Personal accident

10.0 Sum insured

Disablement	DKK 1,000,000
Death	DKK 1,000,000
Dental treatment	- unlimited

10.1 Which coverages contain Accident?

- A Disablement.
- B Death
- C Dental treatment

10.2 Definition of personal accident

A sudden event which causes personal injury.

10.3 What is covered by the insurance?

A Disablement

- 1) The insured has the right to compensation if an accident has led to a permanent injury of at least 5%. The level of permanent injury is determined when the insured's state of health has stabilised, which means that the insured's state of health is no longer expected to change significantly, however no later than 3 years after the personal accident took place.
- 2) The level of permanent injury will be assessed in accordance with the disability scale compiled by the Danish National Board of Industrial Injuries ("Arbejdsskadestyrelsen"). The insured's occupation is not taken into consideration.
- 3) The compensation constitutes the percentage of the sum insured corresponding to the level of incapacity.
- 4) The level of incapacity for loss of several body parts cannot exceed 100%.
- 5) A disablement prior to the accident cannot cause the level of incapacity to be higher than if such a disablement had not been present. Incapacity for pre-existing disablement is thus not included in the compensation for permanent injury.
- 6) The Insured must receive constant treatment by a physician and comply with the physician's instruc-

tions.

B Death

- 1) When an accident directly causes the insured's death within three years after the accident, the sum insured fixed for the death will be paid out.
- 2) If disablement compensation has been paid by Europæiske ERV as a result of the accident, compensation will be paid corresponding to the amount by which the death sum exceeds the amount already paid out.

C Dental treatment

- 1) The insurance covers the expenses of treatment of dental damage as a sole and direct consequence of a personal accident.
- 2) *Chewing damage* is covered up to DKK 10,000.
- 3) In the event of dental *damage* incurred abroad, the diagnosis must be made and the acute dental treatment must commence abroad. The final treatment can, if necessary, be made in the *country of residence*.
- 4) This is nonrecurring outlay – i.e. the insurance does not cover renewed treatment that can be related to the same event of dental *damage*.
- 5) The treatment must be completed within 5 years from the accident.

Special provision

Europæiske ERV is entitled to reduce the reimbursement or refuse to reimburse the expenses of dental treatment, to the extent that the Insured's teeth are deemed by a dentist, applying dental criteria, to have been in a considerably worse condition than the teeth of persons of the same age because the teeth were marred by fillings, root treatments or dental diseases in the surrounding tissue or in the jaw before the claim.

10.4 Limitations

- a) For persons under 18 years, the sum insured in the event of death is limited to DKK 25,000. The sum insured for Disablement is automatically increased by the amount by which the sum insured for Death is decreased.
- b) For an accident that took place during the execution of *manual work*, the insurance covers half of the mentioned sums.
- c) For persons over the age of 65 years, compensation in case of Disablement is covered up to 50% of the sums insured.
- c) For persons over the age of 75 years, the insurance covers compensation in case of Death up to 50% of the sums insured.
- e) Regardless of whether one or more policies have been taken out with Europæiske ERV, Europæiske ERV's liability to pay compensation per person may never exceed DKK 15 million in the event of disablement and DKK 10 million in the event of Death. Europæiske ERV's total liability to pay compensation per claim cannot not exceed DKK 350 million.

For accidents occurring in as a passenger on a plane during aviation, the following special limitation applies:

- f) The insurance only covers accidents which affect the insured as a passenger during transportation with national carriers. I.e. that pilots and co-pilots are not covered during the flight.

10.5 Exclusions

The insurance does not cover Disablement, Death or *Dental treatment* in

- a) accidents where it cannot be proved that there is a connection between the accident and the injury. By assessment of the incident, emphasis will be placed on whether or not it was likely to have caused personal injury. The incident in itself must be able to cause/explain the injury,
- b) any illness including an illness that occurs due to infection by viruses, bacteria, micro-organisms and similar situations,
- c) consequences of medical treatment or another treatment, including treatment with medicine, unless the treatment was necessary in connection with an accident eligible for coverage,
- d) personal injury that has arisen through the insured's participation in fights/scuffles and similar or the insured's participation in criminal offences,
- e) damage to the body as a result of deterioration or overload that cannot be characterised as a sudden injury,
- f) permanent injury in the form of psychological consequences in cases where the Insured has not been exposed to the risk of personal injury,
- g) damage occurred in connection with births
- h) injuries as a result of illness or the release of latent disease genomes, even though the illness arose because of or was exacerbated by an accident,
- i) injuries where the cause of the injury is unknown,
- j) injuries where the consequences of an accident have been exacerbated due to a present or coincidental contiguous illness.

10.6 Who will receive reimbursement or compensation?

Compensation for Disablement shall be paid out to the insured. It is a condition of payment that the insured is alive at the time when the compensation may be required to be paid.

If the insured passes away, the the sum insured in the event of Death will be paid out, unless otherwise communicated by Europæiske ERV to the *next of kin*. If there are no persons in the group defined as *next of kin*, the sum will be paid out to the heirs in accordance with the existing Danish Inheritance Act at the time of death.

10.7 The Danish National Board of Industrial Injuries

If the insured requests, the degree of incapacity will be determined in accordance with the Danish National Board of Industrial Injuries. The cost of such will be shared equally between the insured and Europæiske ERV.

If the Danish National Board of Industrial Injuries establishes a degree of permanent injury which is higher than what Europæiske ERV has established, Europæiske ERV will pay the full fee to the Danish National Board of

Industrial Injuries.

Europæiske ERV has the right to submit a case to the Danish National Board of Industrial Injuries. If the case is submitted at the request of Europæiske ERV, Europæiske ERV will pay the expenses associated with the submission.

10.8 Documentation in the event of a claim

Europæiske ERV's liability to pay compensation is subject to the existence of the following documentation:

In general

- a) A claim must be submitted to Europæiske ERV as soon as possible by completing a claims form. It is important for proper assessment of Europæiske ERV's liability to pay compensation that an accurate description of the incident is stated on the claim. If the insured has been under medical and/or hospital treatment, this must be stated in the claim together with information on the name and address of the physician and/or hospital.

Disablement/Death

- b) If the insured is in possession of medical declarations or record material, these are to be submitted.
- c) If there is a police report, this must be stated. If the insured has received receipt for the notification to the police, a copy of this receipt must be submitted.
- d) Europæiske ERV is entitled to obtain information from hospitals, physicians, dentists or other practitioners who have investigated or treated the insured. In addition Europæiske ERV is entitled to have the insured examined by a physician selected by Europæiske ERV.
- e) In the event of death, Europæiske ERV is entitled to demand an autopsy as well as to receive the autopsy report. Europæiske ERV must also receive copies of the death and probate court certificate.

Dental treatment

- f) The insured must obtain a declaration containing the diagnosis from the attending dentist abroad and/ or the *country of residence*, as well as upon request provide the Europæiske ERV dentist with access to all relevant records, including information on previous illnesses/*dental treatments*.
- g) If the Insured has paid for the expenses, a claims form must be submitted with the original invoices and receipts for expenses for which compensation is claimed.

11 Assault

11.0 Sum insured – DKK 500,000

11.1 What is covered by the insurance?

If the insured is *assaulted*, the insurance covers lost earnings, healing expenses, compensation for pain and suffering, compensation for damages that an injured party would be sentenced to pay under Danish legal practice according to the Liability and Compensation Act for an *assault* that took place under similar circumstances in Denmark. It is a condition for the payment of compensation that the insured is alive at the time of

payment.

11.2 Exclusions

The insurance does not cover property damage as a result of an *assault*.

11.3 Documentation in the event of a claim

- a) *The assault* must be reported as quickly as possible to the local police. The police report must be drawn up and submitted to Europæiske ERV in the original copy.
- b) A local physician/hospital must be consulted immediately after *the assault* and a medical certificate must be drawn up and submitted to Europæiske ERV in original copies.
- c) Europæiske ERV is entitled to obtain information from hospitals, physicians, dentists or other practitioners who have examined or treated the insured, and to have the insured examined by a physician selected by Europæiske ERV.
- d) Notification to Europæiske ERV must take place as soon as possible by completing the claim form.

12 Personal liability

12.0 Sum insured

Personal injury DKK 10,000,000

Property damage DKK 5,000,000

12.1 What types of claims does the insurance cover?

The insurance covers if the Insured under law in force in the country where the accident occurred becomes liable to pay for personal injuries or damage to property under ordinary rules on compensation liability on non-contractual relationships.

As a guideline it should be noted that under Danish law a person normally incurs legal liability when, through error or neglect, he/she is the cause of the loss or *damage*.

12.2 Which expenses does the insurance cover?

The insurance covers

- a) reasonable and necessary expenses in connection with the assessment of liability and measurement of compensation. The expenses shall be subject to prior approval and in consultation with Europæiske ERV,
- b) the amount the insured is obliged to pay in accordance with local legislation. The expense shall be subject to prior approval and in consultation with Europæiske ERV,
- c) damage to a rented home/hotel as well as the contents herein, however with an excess of DKK 2,000 per claim.
- d) damage caused by active participation in skiing, snowboarding, sledding or similar, however a maximum of DKK 50,000 per incident.

12.3 Maximum liability

DKK 10,000,000 in case of personal injury and DKK 5,000,000 in case of property damage are the highest limits for Europæiske ERV's liability following a claim, even though the liability is imposed on several parties, and regardless of whether the claim is covered by one or more policies taken out with Europæiske ERV.

12.4 Special provision

The insured cannot, with binding effect for Europæiske ERV, fully or partially recognise the liability to pay compensation for damages.

12.5 Exclusions

The insurance does not cover

- a) the insured's liability for damages in contractual relationships.
- b) the insured's liability for damages arising from the insured's occupation or working conditions,
- c) the insured's liability for damages as a result of the insured by agreement or in any other way having contracted a higher responsibility than what the insured would be subject to in accordance with the general rules on liability for damages outside the terms of the contract,
- d) the insured's liability for damage to property – in addition to section 11.3.c – which the insured owns, has on loan, rents, stores, uses, transports, processes or treats, has come into possession of or has custody of for some other reason,
- e) the insured's liability for damage caused by domestic animals/pets,
- e) the insured's liability for damage caused by the insured infecting others or transmitting a disease to others in any manner whatsoever.
- g) for damage caused by the use of vehicles, caravans, trailers or aircraft,
- h) for damage caused by the use of seagoing vessels measuring 3 metres or more in length with a sail or engine or vessels of less than 3 metres in length if the engine power is greater than 3 HP.
- i) fines or other penalties imposed by way of punishment.
- j) *accidental accidents*.
- k) damage caused using firearms.

12.6 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation that the insured

- a) provides Europæiske ERV with all information that can shed light on the matter, including the original police report or receipt for such reporting to the police, exact description of the accident, name and address of all persons involved, information about other insurance that could cover the *damage* done and witness statements
- b) submits an itemised statement of the damage,
- c) submits a completed claim form.

13 Global legal assistance

13.0 Sum insured - DKK 100,000

The insurance covers in connection with *ground for action* occurred during the journey. Europæiske ERV's liability is for one insurance claim limited to DKK 100,000. If an appeal is lodged, the aforementioned maximum amount is applicable to the overall case.

13.1 Which expenses does the insurance cover?

The travel insurance covers reasonable and necessary expenses:

- a) for legal advice
- b) associated with prosecution/sentencing for a criminal offence. Expenses are covered until the case is settled by the a court of first instance up

to DKK 25,000. If the Insured is convicted of the offence at the court of first instance, the legal costs will be regarded as a loan that must be paid back to Europæiske ERV upon demand with the addition of interest. The loan will incur interest at the rate set by the Danish National Bank + 4%.

- c) for travel and hotel resulting from the insured being called as a witness or for questioning at a court abroad.

13.2 Special provision

Any choice of a foreign lawyer must be accepted by Europæiske ERV. Before the expenses towards an elected lawyer can be covered, Europæiske ERV must receive a statement from the lawyer assessing the *cause of action* and *litigation risk*.

13.3 Excess

An excess/deductible applies to any claim under this cover. The excess shall amount to 10% of the aggregate costs, and minimum DKK 2,500.

13.4 Exclusions

The travel insurance does not cover lawsuits

- a) in connection with legal proceedings or arbitration cases between the insured or Policy holder and the travel agency, travel operator, or travel provider,
- b) in connection with actual damages, fines or other penalties imposed by way of punishment,
- c) in connection with legal proceedings concerning contractual, professional or working conditions,
- d) in connection with legal proceedings on liability for the use of motor vehicles or other vessels,
- d) in connection with legal proceedings concerning drugs/narcotics,
- f) in connection with legal proceedings concerning weapons,
- g) in connection with matters relating to the insured's participation in criminal acts,
- h) between the insured and the policyholder,
- i) in connection with issues concerning family law or law of inheritance,
- j) between the insured and Europæiske ERV.

13.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation, that

- a) Europæiske ERV receives all relevant information and documentation that may shed light on the case, including an account of the case in writing including statement from the counterpart, the claim (may also include the claim of the counterpart), a written statement explaining the case with an exact account of the allegations supporting the claim and a statement of which steps in the process which have been taken or will be taken,
- b) the insured submits a completed claim form.

14 Bond/bail

14.0 Sum insured - DKK 100,000

14.1 What types of claims does the insurance cover?

The insurance covers in the event that the insured is retained by public authorities.

14.2 Which expenses does the insurance cover?

The insurance covers

- a) security. A bail bond is understood to be a payment which permanently or temporarily can release the insured or the insured's belongings from detention by local authorities. The provision of a bail bond is provided in the form of an interest-free loan which has to be paid back to Europæiske ERV upon the insured's release or upon request.
- b) transportation (maximum economy class) expenses for one person, selected by the Insured, who travels to the Insured and return to the residence in case the Insured is detained by public authorities for more than 48 hours.

14.3 Special conditions

When driving in one's own car, documented costs for fuel, ferry ticket, bridge toll and toll fees are covered to the extent that they do not exceed the expenses which Europæiske ERV would have had in connection with a similar transportation/trip.

14.4 Exclusions

The insurance does not cover:

- a) legal problems between the insured or policy holder and the travel agent, the organiser or travel provider,
- b) legal problems in connection with contractual, professional or working conditions,
- c) legal problems in connection with family and inheritance legal matters,
- d) legal problems between the insured and Europæiske ERV,
- e) matters that have not come about on the trip,
- f) legal proceedings on liability for the use of motor vehicles or other vessels,
- g) actual damages, fines or penalty requirements.

14.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation that the insured

- a) provides Europæiske ERV with all information that can shed light on the case,
- b) submit a completed claim form,
- c) provides the relevant documentation, including a written statement of claim.

Worldrescue®

15 Search and rescue

15.0 Sum insured - DKK 75,000 per insured person but up to a maximum of DKK 150,000 per claim event.

15.1 Which claims does the insurance cover?

Search

The insurance provides cover if

- a) the Insured has been reported missing with the police or another public authority for at least 24 hours,
- b) the Insured has been seen within 120 hours (5 days),
- c) the local authorities require a payment or a guarantee of a payment before a search can be initiated.

All the criteria mentioned under a) up to and including c) must be met.

Rescue

The travel insurance covers in the event that

- d) a rescue operation is initiated
- e) the insured's place of residence is established and
- f) the local authorities claim payment or a payment guarantee prior to implementing a rescue.

All the criteria mentioned under d) up to and including f) must be met.

15.2 Which expenses does the travel insurance cover?

Search

The travel insurance covers necessary expenditure for conducting a search for the insured for up to 14 days and within a radius of 50 km from the place the insured was last seen.

Rescue

The travel insurance covers necessary expenditure for the rescue/collection of the insured.

15.3 Special conditions

- a) Necessary expenses under this cover are defined as expenses towards professional assistance, including divers and police, searches involving dogs, helicopter or similar assistance.
- b) Expenses towards transport and accommodation for relatives are only covered if their participation is necessary and contributes to the search, rescue or collection.
- c) Cover applies only insofar as the missing person is insured with Europæiske ERV. If several people are missing as a group, the expenses will be shared equally among the missing.
- d) A situation where the insured has failed to inform his/her family of his/her whereabouts or is travelling from place to place and the family wishes to get in contact with the insured is not considered a search - regard less of why such contact is desired.
- e) All claims under this item have a deductible of 10% - but no less than DKK 2.500 per claim.

15.4 Exclusions

The insurance does not cover expenses

- a) for search and rescue in connection with *kidnapping* or *hijacking*,
- b) which Europæiske ERV has not approved in advance,
- c) for search or rescue in the event that public authorities cover such expenses.
- f) remuneration to organizations/authorities who normally work voluntarily/free of charge with search tasks.
- e) for search or rescue in connection with searching north of the 75th latitude or on the South Pole.
- f) for search or rescue in connection with search needs caused by the insured having demonstrated gross negligence.
- g) for search or rescue in connection with the search of an insured with existing mental disorders, which are presumed to be the cause of disappearance.
- h) for search or rescue in connection with the search of an insured, who has been given a terminal diagnosis.
- i) for search or rescue in connection with the search for persons who got lost while performing professional sports or on an expedition.

15.5 In the event of a claim - Europæiske ERV cooperates with the Ministry of Foreign Affairs of Denmark

If a search or rescue operation is to be launched, Europæiske ERV should be contacted. Europæiske ERV cooperates with *the Ministry of Foreign Affairs of Denmark* and its international network when it is deemed appropriate for the effort.

15.6 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation that the insured

- provides Europæiske ERV with access to all information that can shed light on the matter,
- submits a completed claim form with the original documentation for the expenses that are to be refunded.

16 Evacuation

16.0 Sum insured - DKK 50,000

16.1 Which claims does the insurance cover?

The travel insurance covers in the event that

- the Ministry of Foreign Affairs of Denmark* recommends an *evacuation* or *journey home* in the case of imminent danger of *terrorist activities* outbreaks of war or war-like conditions in the area where the insured is located,
- the local authorities or *the Ministry of Foreign Affairs of Denmark* demands an *evacuation* in case of imminent danger of *natural disasters* in the area where the insured is located,
- Statens Serum Institut (SSI) advises against travel or recommends an *evacuation/home journey* in the case of imminent danger of life-threatening *epidemics* in the area where the insured is located,
- the area will be put on Europæiske ERV's war and risk list as a *war zone* while the insured is in the area. Europæiske ERV's war and risk list is available at www.erv.dk or
- if the insured directly and personally is the victim of an *act of terrorism*.

16.2 Which expenses does the travel insurance cover?

The travel insurance covers reasonable and necessary expenses for *evacuation* and/or *extra expenses* for any *journey home* to the *country of residence*. The transport must take place at the earliest possible opportunity. In addition, Europæiske ERV provides advice, guidance and planning in connection with an *evacuation*.

The luggage coverage section 8 will be extended to include the loss of or damage to luggage which the insured leaves behind as a result of an *evacuation* or *journey home*.

Note however:

Europæiske ERV's ability to provide assistance may in certain cases be limited for example in areas where there is a war.

16.3 Excess

In case of *evacuation* under section 16.1 c, where Statens Serum Institut in Denmark (SSI) does not recommend an *evacuation/home journey*, there is an excess of 10%, however, minimum DKK 2,000.

16.4 Exclusion

The insurance does not cover

- entry into the area, after *the Ministry of Foreign Affairs of Denmark*, local authorities or Statens Serum Institut has discouraged entry or recommended a *journey home/evacuation*,
- if the area upon entry is listed on Europæiske ERV's war and risk list under *war zone*.
- in connection with life-threatening *epidemics*, where there is a known vaccine against the disease.

16.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation, that

- Europæiske ERV is contacted before the *evacuation/ journey home*,
- the insured submits a completed claim form with the original documentation for the expenses that are to be refunded,
- the insured provides Europæiske ERV with all information that can shed light on the matter.

17 Treatment from a psychologist in the country of residence

17.0 Sum insured - DKK 10,000

17.1 Which claims does the insurance cover?

The travel insurance covers claims where you have been exposed to a *natural disaster*, *terrorist action*, war/war-like conditions or a life-threatening *epidemic* in the area where the insured is.

It is a condition for coverage that the insured's own physician refers the insured to psychological treatment.

17.2 Which expenses does the travel insurance cover?

The travel insurance covers the number of consultations with a psychologist that the insured's own physician has prescribed – however up to the maximum of the sum insured.

17.3 Special conditions

Treatment with a psychologist must begin no later than 4 weeks after the event in section 17.1 took place and must be completed no later than 3 months after the first treatment.

17.4 Exclusions

The travel insurance does not cover

- expenditure during the journey,
- entry into the area, after *the Ministry of Foreign Affairs of Denmark*, local authorities or Statens Serum Institut has discouraged entry or recommended a *journey home/evacuation*,
- in connection with life-threatening *epidemics*, where there is a known vaccine against the disease or
- if the area upon entry is listed on Europæiske ERV's war and risk list under *war zone*. Europæiske ERV's war and risk list is available at www.erv.dk.

17.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation, that

- the insured contacts Europæiske ERV before treatment begins.
- the insured submits a claim form with the original

documentation for the expenses that are to be refunded.

18 Crisis psychological treatment

18.0 Sum insured - unlimited.

18.1 Which claims does the insurance cover?

The travel insurance covers in case of major *natural catastrophes* or *terrorist events*, involving several individuals. The Europæiske ERV medical unit decides whether crisis help is to be instituted.

18.2 Which expenses does the travel insurance cover?

Europæiske ERV will provide a professional crisis contingency at the location of the accident which will end upon the insured's return to his/her *country of residence*.

18.3 Exclusions

The travel insurance does not cover upon entry to the area after *the Ministry of Foreign Affairs of Denmark* or local authorities have discouraged entry or recommended a *journey home/evacuation*.

18.4 Documentation in the event of a claim

The insured's relatives are required to provide Europæiske ERV with all information that can shed light on the situation and are required to complete a claim form, provide relevant documents, including written particulars of a claim, etc.

19 Crisis help for relatives

19.0 Sum insured - unlimited.

19.1 Which claims does the insurance cover?

The travel insurance covers claims where several insured have been exposed to a *natural disaster*, *terrorist action*, *war/war-like conditions* or a life-threatening *epidemic*, and where the relatives desire crisis assistance.

19.2 Which expenses does the travel insurance cover?

- Europæiske ERV will provide a professional crisis response service by telephone for relatives of the insured.
- If the Europæiske ERV medical unit assesses that there is a need for crisis assistance in person in connection with the reception of the insured, the travel insurance covers the reasonable and necessary transportation costs of the relatives.

19.3 Exclusions

The insurance does not cover

- entry into the area, after *the Ministry of Foreign Affairs of Denmark*, local authorities or Statens Serum Institut has discouraged entry or recommended a *journey home/evacuation*,
- in connection with life-threatening *epidemics*, where there is a known vaccine against the illness or
- if the area upon the insured's entry is listed on Europæiske ERV's war and list risk under *war zone*. Europæiske ERV's war and risk list is available at www.erv.dk.

19.4 Documentation in the event of a claim

Upon request, the insured's relatives are required to

provide Europæiske ERV with all information that can shed light on the situation and are required to complete a claim form, provide relevant documents, including written particulars of a claim, etc.

20 Europæiske ERV's WorldRescue® contingency plan

20.1 Which claims does the insurance cover?

The travel insurance covers claims where the insured without being covered by coverage 16 *Evacuation* desires or is considering evacuation from the area where the insured is.

20.2 What does the travel insurance cover?

Europæiske ERV provides advice, guidance and planning in connection with or considerations concerning an *evacuation*. Assistance is delivered by the Europæiske ERV World Rescue® contingency plan. The insurance does not cover the insured's expenses for *evacuation*.

21 War and risk zone

This coverage requires a paid additional premium of 100% and that Europæiske ERV has been informed about the trip to the area classified as *risk zone*.

21.1 Which expenses does the insurance cover?

- The insurance covers, in accordance with the general terms and conditions of the insurance, damages that arise as a direct or indirect result of war, war-like actions, insurgency, civil unrest in countries or territories that are listed on Europæiske ERV's war and risk list under *risk zones*.
- For countries or areas which Europæiske ERV defines as a *war zone*, special rules apply, see sections 21.2 b and 21.3.

Note however:

Europæiske ERV's possibility to provide on-the-spot assistance in connection with the damage, e.g. for the arrangement of *repatriation* or the like, may be restricted in areas with war. Europæiske ERV will, however, if necessary, cooperate with *the Ministry of Foreign Affairs of Denmark* in such cases.

21.2 Exclusions

The insurance does not cover

- in *active involvement in war*, insurgency or similar,
- travelling to countries/areas that are on Europæiske ERV's war and risk list as *war zone*.

21.3 Special provision for war zones

If the country or the area is classified by Europæiske ERV as *war zone*, after the insured person has arrived to the country or area, the insurance provides the following emergency coverage:

Illness: DKK 1,000,000

Illness transport and *repatriation*: DKK 1,000,000

Accident: DKK 500,000 in the event of death, DKK 500,000 in the event of disablement.

Luggage: DKK 10,000.

All other coverages will be suspended.

This reduced coverage applies for a maximum of 14 days from the country or the area classified as a *war zone* by Europæiske ERV. If the country or the area is removed from the list as a *war zone*, a new period of 14 days will begin provided that the country or the area again is classified as a *war zone*.

21.4 Documentation in the event of a claim

It is a condition for Europæiske ERV's liability to pay compensation that the insured

- a) submits satisfactory documentation of the expenses to be reimbursed, cf. the coverage of the insurance.
- b) provides Europæiske ERV with all information that can shed light on the case in a satisfactory manner.

CHAPTER 3 - GENERAL PROVISIONS

22 General exclusions

The insurance does not cover damage that concerns, is due to or occurs as a direct or indirect result of

- a) illnesses and disorders that occurred prior to the commencement of the insurance, as well as any consequences of such illnesses and disorders,
- b) dental suffering that is not acute and which occurred on the trip and where *dental treatment* is not temporary, pain-relieving and can wait until the return home,
- c) venereal diseases, AIDS, AIDS-related diseases and diseases related to HIV antibodies (HIV-positive). However, illnesses related to AIDS and HIV antibodies (HIV-positive) are covered if it is proven that they have come about as a result of a blood transfusion received during the insurance period as well as on the trip. The HIV virus is also covered if it is proven that the insured has contracted this as a result of an accident on the trip. In the latter case, however, the insured must, within 14 days after the onset of the accident, inform Europæiske ERV of this and submit a negative test for HIV antibodies,
- d) any form of fertility treatment incl. hormone treatment, insemination or other treatment in relation thereto,
- e) induced abortion, which is not medically conditioned,
- f) cosmetic operations and treatments. However, covered are cases where operation/treatment is medically conditional and approved by Europæiske ERV,
- g) obesity and/or diabetes operations,
- h) contraception, including sterilisation,
- i) treatment of sexual dysfunction,
- j) any form of consumption or abuse of alcohol, drugs and/or medicines, unless it can be documented that the illness or injury is not related thereto,
- k) damages caused by the insured under self-inflicted intoxication, and the intoxication is a significant contributing cause of the injury,
- l) self-inflicted bodily *harm*, suicide or suicide attempts,
- m) injury caused by gross negligence and/or deliberately,
- n) any kind of experimental care, treatment with natural physicians or homoeopaths and with natural and homoeopathic medicine, other alternative therapies and care not included in the medical or surgical treatment,
- o) injuries that have directly or indirectly arisen as a result of *active participation in war*, invasion, hostile

- attack, civil unrest (whether declared war or not), civil war, terrorist acts, insurgency, revolt, uprising, military or other power takeover, military state of emergency and military operations by land, by sea or in the air (regardless of whether war has been declared or not),
- p) injuries that occur in countries or areas that are listed on Europæiske ERV's war and risk list under *war zone*,
 - q) injuries that occur as a direct or indirect consequence of war, war-like actions, insurgency, civil unrest, if the country or area is listed on Europæiske ERV's war and risk list under *risk zone* at the time of the injury, unless premiums have been paid, see the section "Special provisions for *risk zones*" under chapter 1,
 - r) atomic nuclear reactions or radioactive decay, nuclear atomisation or radioactive forces or radiation from radioactive fuel or waste, as well as employees at nuclear installations in the performance of their profession,
 - s) treatment that is provided by the insured himself/herself, his/her spouse, parents or children, or an company belonging to one of the aforementioned,
 - t) expenses for illness *in epidemics*, which have been taken under public treatment,
 - u) that the insured opposes or does not follow the instructions given by the Europæiske ERV medical consultant and the instructions of the attending physician,
 - v) that the insured does not want to be illness-transported or *repatriated*,
 - w) injuries that occur as a direct or indirect consequence of strike, lockout, arrest, seizure or other measure of public authority,
 - x) transportation eligible for coverage that is not arranged by Europæiske ERV. However, an amount corresponding to the costs which Europæiske ERV would have incurred in connection with a similar transport,
 - y) Professional sports and training for such.
 - z) *racing* and *extreme sports*,
 - æ) *expeditions*, mountaineering and rock climbing.
 - ø) injury occurring in aviation, unless the insured is travelling as a passenger in a national carrier
 - å) during an off-shore stay,

23 Payment of the premium

Damage insurance to the state is calculated in accordance with the Act on Tax Insurance and is charged together with the premium.

24 Fraudulent and incorrect information

Should the policyholder and/or the insured have, at any point including but not limited to the time the insurance is first taken out, changed original documents, given false information or failed to disclose a fact which must be presumed to be of importance to Europæiske ERV, the policy is null and void and Europæiske is free of any liability in so far as Europæiske ERV would not have accepted the policy had the information and facts been disclosed. In case Europæiske ERV would have accepted the policy, but on other conditions Europæiske ERV is liable to the extent to which Europæiske ERV would have committed in return for the premium agreed upon.

25 Personal data processing and disclosure of information

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.

26 Complaints

Any disputes arising from the insurance agreement should be sent in writing to

Europæiske ERV Rejseforsikring A/S
Frederiksberg Allé 3,
DK- 1790 Copenhagen V,
att.: Skadeafdelingen.

Ankenævnet for Forsikring (The Insurance Complaints Board)

If the Insured is not satisfied with Europæiske ERV's settling of the claim or with other matters pertaining to the policy, and if repeated approaches to Europæiske ERV fail to produce a satisfactory result, complaints can be lodged with:

The Insurance Complaints Board ("Ankenævnet for Forsikring")

Anker Heegaards Gade 2
DK-1572 Copenhagen V.
Telephone: +45 33 15 89 00 (10 a.m. to 1 p.m.)

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

- Europæiske ERV Rejseforsikring A/S
- Ankenævnet for Forsikring (Insurance Appeals Board)
- Insurance Information
Philip Heymans Allé 1
2900 Hellerup
Telephone +45 41 91 91 91 (between the hours of 10:00 and 13:00)

A fee must be paid at the same time as you submit the complaint form. This will be refunded if

- the insured's complaint is upheld in part or in full,
- the complaint cannot be processed,
- the insured him/herself withdraws the complaint.

27 The insurance agreement

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

28 Other insurance

The insurance does not cover claims for damages that are covered by another insurance policy or a credit card. In case of any claim, it must always be stated whether insurance has been taken out in another company or if the insured is the holder of a credit card. Compensation in accordance with the coverage Accident is not limited by another established insurance policy.

Public coverage

Europæiske ERV is not obliged to cover expenses that are already fully or partially covered by the public insurance.

Duty of co-operation

The policy holder and the insured are obliged to co-operate with Europæiske ERV and to notify Europæiske ERV immediately in case compensation can be demanded from other party, or in case other legal steps may be taken towards a third party.

Furthermore, the policy holder and the insured shall keep Europæiske ERV fully informed and take the steps necessary to make demands regarding compensation from another party and attend to the interests of Europæiske ERV.

28A Other insurance

If, at the time that loss or damage insured by this certificate occurs, the insured has any other insurance against such loss or damage or any part thereof, the underwriter shall be liable under this insurance for its proportionate share of loss or damage only.

29 Transfer of compensation claims

No one can pledge or assign his/her rights under this policy without the consent of Europæiske ERV.

30 Recourse

In case of payments under this policy, Europæiske ERV assumes all the rights of the insured in this respect.

30A Rights of subrogation

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 the insured's rights against third parties to the extent of its payments made. The insured shall co-operate with the underwriter and provide such information and documentation 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.

31 Venue and applicable law

Actions brought against Europæiske Rejseforsikring A/S shall be tried in Copenhagen, Denmark, at the City Court („Byretten“) or at the Appeals Court, Eastern Division („Østre Landsret“). Disputes related to this insurance must be settled under Danish law.

32 Definitions

For the purposes of this insurance policy, the terms below are defined as follows:

- **Accidental damage.** If the insured is without blame in the damage, is is accidental. One is not liable for compensation for accidental damage. In such cases, the one who suffers damage, shall himself/herself bear the loss.
- **Act of terrorism.** An action aimed at creating serious and widespread fear in a population and/or improperly influencing a public authority through the creation of serious and widespread fear. An act of terrorism includes the use of violence or credible threat thereof.
- **Active participation in war.** Persons sent out by military authorities, including peacekeeping tasks, are considered active participants in war. Persons who are out on humanitarian terms are not considered to be active participants in war.
- **Acute illness.** Acute illness eligible for coverage is understood as a new onset of illness or a well-founded suspicion of a new onset of illness.
- **Assault.** Provable personal injury sustained by a willful criminal offence.
- **Crisis psychological treatment.** A professional crisis contingency that is made available at the location of the accident which end upon the insured's return to his/her *country of residence*.
- **Chronic illness.** A diagnosed illness for which there is not a known healing treatment.
- **Computer equipment.** Laptop computer, external hard drive, USB connector, memory card, printer, scanner, external DVD/CD drive, multimedia equipment and projectors.
- **Country of residence.** The country where the insured has his/her permanent residence.
- **Damage.** A damage caused by an external impact of

the object as a result of a significant impairment in its function. It is a prerequisite that both cause of damage and the damage have been sudden and occurred at the same time.

- **Dental treatment.** Treatment of an tooth illness or dental injury that is normally carried out by a dentist in Denmark.
- **Destination.** The final destination for the trip in question.
- **Drugs.** Substances or agents, legal or illegal, which affect the central nervous system, including cannabis, hash, fungi or other euphoric substances
- **Expeditions.** Expeditions to areas where the public authorities require you to have a special permit in order to be there.
- **Extra expenses.** Expenses which the insured only has as a result of a claim which is eligible for coverage. If the expenses should have been paid regardless of the claim, they are not classed as extra expenses.
- **Extreme sport.** Participation or performance of ski jumping and ultra-light flying, kite or paragliding, parachuting, gliding base jumping, art flight or similar and hang gliding
- **Epidemic.** Epidemic means many people who are infected with the same illness in a short space of time.
- **Evacuation.** The transport of the insured from a given country or area in connection with a crisis situation to the nearest safe area or country in relation to the crisis.
- **Established travel route.** Travel route that can be documented by means of an account of a journey from the travel agent, purchased air, train or bus tickets or booked overnight accommodation.
- **Foster children.** A foster child always has the same address as the insured, as registered in the Danish National Register of Persons, and the insured has been approved by the municipality as the child's guardian.
- **Foster parents.** Persons who are not the insured's biological parents or *step-parents*, but who have been approved by the municipality as the insured's guardians.
- **Foster siblings.** Persons who are not the insured's biological siblings or *step-siblings*, but with whom the insured lives or has lived with along with the insured's parents, step-parents or foster parents.
- **General travel luggage.** The luggage which the insured may/can bring on the trip in accordance with applicable rules for the selected transport. This means the carry-on luggage as well as checked-in luggage without over-weight.
- **Go-cart.** 4-wheeled vehicle with a maximum speed of 80 km/h.
- **Ground for action.** A dispute concerning an actual relationship that is to be assessed by a lawyer in order to determine whether the case is to be tried by a court.
- **Hijacking.** Wrongful detention of the insured in connection with his/her transport in an aircraft, trains, bus, car or boat.
- **Immediate relatives.** The insured's spouse or, if such is not left, the insured's children. If there is no spouse or children, the sum is paid to the insured's partner who has been registered with the same address in

the population register as the insured for the last 2 years before the time of death.

- **Implants.** An implanted artificial part in the human body.
- **Jewellery** are articles which include gold, silver, platinum, pearls and precious stones.
- **Kidnapping.** Wrongful detention of the insured, including where a political requirement or a requirement for ransom is demanded.
- **Manual work.** Below is an overview of the professions and companies in which occupational employment in this insurance is considered *manual work*. Persons who perform office work, supervise or act as leaders, including assisting managers shall not be regarded as *manual workers*, unless the work is carried out within the mentioned professions or companies. Asphalt workers, mechanics, fitters, plumbers, fire-fighters, divers, electricians, fitted kitchen installers, factory workers, movers, forestry, fire stokers, gas and water plumbers, glass fitters, blacksmiths, gravel miners, iron foundry, earth and concrete work, lime brickwork, boiler cleaning, mechanical engineering, masonry, oil refinery works, installation of antennas, rescue teams, pipelines, shipyards, chimney sweepers, forest workers, butchers, forging, carpenters, scaffolding, foundry work, shipping, roofing, carpenters, road work, window washers, workshops.
- **Medical malpractice.** Treatment which in accordance with the Danish Law on Access to Complaints and Compensation in the Health Service chapters 3 and 4 are assessed as eligible for compensation.
- **Ministry of Foreign Affairs of Denmark.** The Ministry of Foreign Affairs in Denmark.
- **Mix-up.** Switching of luggage that takes place when another person incorrectly believes that it is their luggage.
- **Motor racing.** When two or more persons compete against each other using motor vehicles (does not include *go-carts*).
- **Natural disaster.** A non-human-induced, catastrophic situation that triggers the forces of nature, including earthquakes, volcanic eruptions, hurricanes/typhoons/cyclones, storms, tornadoes, floods, tidal waves and tsunamis.
- **Night parking.** When a car is left parked during the period between 22:00 and 06:00.
- **Photographic equipment.** Camera and associated equipment.
- **Pre-existing illness** is an illness that either is known by the patient or diagnosed at the time of departure.
- **Process risk.** The risk involved in an imminent lawsuit so that the insured is not successful in a lawsuit.
- **Professional sport/sportsman.** A sportsman that does not fall under the following definition of amateur sportsman: "An amateur sportsman is a sports performer who does his/her sport based on own interest without contractual obligations to his/her club, personal sponsor or club sponsor, etc. and without receiving any remuneration other than having the trip and stay paid for. Sports clothing, apparatus etc. which the sportsman/woman receives or is provided with, and any minor prizes, including cash prizes which the sportsman/woman has the chance to win in con-

nection with playing his/her sport are not regarded as remuneration.

- **Prosthetic devices.** Artificial substitute for a missing part of the human body, including teeth.
- **Repatriation.** Prescription transport from damage country to *the country of residence*. Repatriation is done by air ambulance or a standard scheduled or chartered flight in accordance with Europæiske ERV assessment.
- **Risk zone.** Areas or countries, which are defined as being risk zones by Europæiske ERV.
- **Step-children.** Children who are not the insured's biological children, but where the insured is married or lives together (at the same address, as registered in the Danish National Register of Persons) in a marriage-like relationship with a biological parent.
- **Step-parents.** Persons who are not the insured's biological parents but who are married or live together at the same address, as registered in the Danish National Register of Persons, in a marriage-like relationship with one of the biological parents.
- **Step-siblings.** Persons who are not biological siblings, but with whom the insured lives or has lived in a sibling-like family relationship for a minimum of one year.
- **Theft noted at the time of the act.** Obvious theft where there is no threat of violence and where the theft is observed or noticed by the insured at the time of theft.
- **Tooth damage caused by chewing.** Damage to teeth caused by eating or chewing.
- **Travel companion** is a person who has purchased the trip to make this together with insured.
- **Travel home.** A trip back to *the country of residence*, where the insured can travel as healthy.
- **Video equipment.** Video camera and associated equipment.
- **War zone.** Areas or countries, which are defined as being a war zone by Europæiske ERV.

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