

Corporate Benefit Plan

Insurance Conditions No. 02303



Dear customer.

We are very well aware of the fact that you sometimes fail to read the small print.. However, when you travel the world and at some point may end up in a situation that requires help or support, everything that is written in small print becomes very important.

That is why we in this set of insurance conditions have made a special effort to collect all the information you need about your insurance. In these terms and conditions, you can find out where, how and under which circumstances we can help you. This gives you the personal safety and security that is vital for both you as a customer and us as an insurance company.

In the new edition, the insurance conditions have been thoroughly revised and modernized. We have taken into consideration all scenarios and situations, which are relevant to our globally orientated customers. That means we have improved even more in all areas since the last overhaul of our products and covers and of course our aim remains the same: We still guarantee our customers a very high service level and completely safety under all circumstances.

In fact, that is exactly what the small print says.

Corporate Benefit Plan

Insurance cover for employees living and working abroad

Insurance Conditions No. 02303

In accordance with the Danish Act on Insurance Business

Valid from May 2 2021

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Chapter 1 Preliminary provisions

1.1 Definitions

Words in italic are defined under section 76.

1.2 Who can take out the policy?

This policy can be taken out by the companies and organizations mentioned in the agreement and/or policy signed between the company and Europæiske ERV. The company and the organization are henceforth referred to as the Policy holder.

It is a precondition for cover that Europæiske ERV has been informed about and has approved all foreign legal entities (branches, companies and the like) to be covered by the policy.

1.3 Who is covered by the policy?

The person(s) or group of persons specified in the policy, who can be

- Employees of the enterprise living and working abroad along with their accompanying *family*,
 - And accompanying children staying at an address other than the employee's residence. (For cover for Household Contents, Basic Travel Insurance, Extended Travel Insurance and Cancellation, a supplement to the ordinary policy is necessary),
 - Staff living at the employee's residence.
- The person(s) listed as covered by the policy are referred to hereinafter as "the Insured".

The policy also specifies whether the insured is registered as expatriate, "*host based delegate*" or *local* in the *country of residence*.

1.4 Where does the insurance provide cover?

The policy provides cover in the *country of residence* specified in the policy, as well as during temporary stays in the insured's *home country*. Business travels and leisure travels outside the *country of residence* are also covered. However, please see cover for Household contents, Basic Travel Insurance and Extended Travel Insurance.

However, it is a precondition for cover that Europæiske ERV has been informed about and has approved the *country of residence* in order to ensure compliance with said country's national legislation.

1.5 Acceptance and commencement of the insurance

When Europæiske ERV has accepted the request and the information regarding the health of the insured, Europæiske ERV will, based on the request and the information regarding health, determine if the policy can be accepted and on what conditions.

Irrespective of Europæiske ERV's accept, Europæiske ERV does not carry the responsibility to ensure that the policy contains covers which are mandatory as per the legislation of the *country of residence*.

Should any changes regarding the health of the insured occur in the time period between the signing of the request and Europæiske ERV's acceptance of the request, the policy holder and/or the insured must inform Europæiske ERV immediately.

The commencement date is stated on the insured's policy. However, cover commences when the insured leaves home in the *home country* to begin stay in the *country of residence* at the earliest.

The policy must be paid on time for Europæiske ERV to provide cover.

Upgrading the basic cover and raising the premium is considered a new insurance which obliges the Insured to submit health declarations for medical underwriting. The upgrading and/or the increase of the premium are not valid until Europæiske ERV has accepted the request and after the expiry of any applicable waiting periods. Until then, the Insured is covered by the previous cover.

The policy terminates upon the insured's return to the *home country* at the end of the expatriation.

Unless otherwise stated on the policy, the policy and cover terminates after 60 months.

1.6 Information obligations

Europæiske ERV reserves the right to request new information regarding health information in case a new policy is issued due to expatriation to a new *country of residence*.

It is a precondition for Europæiske ERV's cover that insurance may be offered in a lawful manner to the group of persons mentioned in the policy in the *country of residence*. Thus, it is a condition for Europæiske ERV's liability of cover and compensation, that Europæiske ERV be informed immediately should any of the following changes happen after the policy has been taken out:

- Changes in the status of the insured as either expatriate, "*host based delegate*" or *local*,
- Changes in the group of co-insured *family* members,
- Changes to the citizenship of the insured as a well as co-insured *family* members,
- Changes to the duration of the insured's stay in the *country of residence*. Europæiske ERV must be informed in case the insured has stayed in the *country of residence* prior to the commencement of the policy, in order to ensure compliance with national legislation.
- Changes to the country of stay for the insured and co-insured.

The abovementioned information must be approved by Europæiske ERV. In case the abovementioned obligation of information is not observed and should the absence of said information subsequently cause insurance cover for one or more of the group of persons mentioned on the policy no longer being lawful according to the legislation in the *country of residence*, Europæiske ERV's

liability of cover and compensation is annulled and Europæiske ERV is entitled to terminate the insurance.

1.7 Insurance policy and conditions

The policy includes a review of cover types and related sums insured. The only way in which you can form a complete and detailed picture of the actual cover and sums insured is to study these Insurance Conditions and compare them with the cover and sums specified in the policy. If a claims payment is not included in the description of cover (What expenses are covered by the insurance?), it means that the expenses are not covered by the insurance.

1.8 Sum insured

The sums insured/sub sums stated in the policy and the conditions for the individual cover types, form the limit of Europæiske ERV's liability for all occurring claims under the cover types during the valid *insurance period*.

Sums insured/sub sums are per insured individual per *insurance year*, unless otherwise stated in the conditions or the policy.

If the policy is purchased for a period of less than 12 months the sums insured for cover 26 Health Check and cover 39 *Dental Treatment* are reduced proportional to the period purchased.

1.9 What is a claim event?

A claim event is one or several events that occur at the same time in continuation of each other and which arise out of the same cause of *damage*.

Costs incurred by the insured in an *insurance year* as a consequence of the same illness or injury are considered a claim event. In the case of treatments which continue for longer than the actual *insurance year*, the claim event is regarded as having been terminated upon expiry of the *insurance year*.

A continuation of the treatment in a new *insurance year* is regarded as a new claim event, which is covered up to the limit of the sum insured for such new *insurance year*. Any portion or portions of the sum insured which have not been disbursed in an *insurance year* cannot be transferred for expenditure during a later *insurance year*.

The policy does not cover expenses for treatment undertaken after the policy has expired. This applies regardless of the reason for said expiry.

1.10 Passing on information

In the event of a claim, Europæiske ERV may need to disclose information provided by the Insured and the scope of cover to Europæiske ERV's international network, including alarm centres and service offices. In case of search and/or rescue, the information will also pass the information on to Danish Ministry of Foreign Affairs. This is done to ensure the best possible assistance during the stay abroad.

It is the right of Europæiske ERV's doctor to seek information regarding the health and treatment of the Insured with the doctors and hospitals that have treated the Insured, and to discuss, to the extent necessary, conditions as reported to Europæiske ERV. Europæiske ERV guarantees full discretion with regards to such information. The Insured is obliged to sign a "medical statement" on request.

Europæiske ERV is entitled to request that the Insured be examined by Europæiske ERV's doctor or a doctor appointed by Europæiske ERV, including the right to have a "second opinion" made.

In case of death Europæiske ERV is entitled to request an autopsy. In this case Europæiske ERV will pay for all costs incurred. Should the bereaved reject an autopsy, the claim to compensation is annulled.

Chapter 2

Basic Cover

Illness and patient transport

2 Illness

2.0 Sum insured

The sum insured appears from the policy. The sum insured is per insured individual per *insurance year*.

2.1 Which claims are covered by the policy?

The insurance covers claim arising out of *acute illness* or injury occurring during the valid *insurance period*.

2.2 Which expenses are covered by the insurance?

2.2.1 Somatic diseases

The insurance covers usual and customary costs towards

- a) Treatment by a doctor with authorisation in the country where treatment takes place (attending physician),
- b) Hospitalisation with room and board at the normal rates with up to 1% of the sum insured per day. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 20,000,
- c) Hospitalisation in the intensive care unit when this has been ordered by Europæiske ERV's physician or has been agreed upon between the attending physician and Europæiske ERV's physician,
- d) Prescription medicine, prescribed by a physician,
- e) Delivery of screened blood, if Europæiske ERV's physician estimates that the insured is in a risk area, and monitoring performed at the place, ensuring that the insured receives the screened blood,
- f) Physiotherapy, treatment by a chiropractor, and/or acupuncture up to a limit of 1% of the sum insured. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 20,000,
- g) Ambulance transport to and from the hospital, ordered by a physician,
- h) In case of death; transportation of the remains of the deceased, to an undertaker (mortician) in the

Insured's *country of residence* abroad or to his/her *home country*, including the costs of any provisions required by law, e.g. embalming and zinc-lined coffin. Should the Insured's bereaved may wish to have the remains cremated or interred at the relevant location, the policy covers the expenses thus incurred up to a limit of DKK 15,000.

Europæiske ERV can, however, demand that the remains be repatriated to the *home country* or the *country of residence* abroad in order to have an autopsy performed.

Missed journey home and missed further outbound journey

If, as a consequence of a claim event covered by the policy, the Insured has been prevented from following his/her scheduled itinerary or planned *home journey*, and if the Insured has not been repatriated, the policy covers the *extra expenses* towards

- i) either resuming the scheduled itinerary (max. economy class) to the scheduled location on your itinerary, or
- j) repatriation to your home - max. economy class.

2.2.2 Psychiatric disorders

The insurance covers usual and customary costs towards

- a) psychiatric treatment of *psychiatric disorders*, including admission to a treatment facility and the costs mentioned in section 2.2.1 up to an aggregate of 10% of the sum insured. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 200,000. It is a condition that the treatment has been prescribed by either the Insured's own physician or the treating physician and that the treatment has been approved by Europæiske ERV's physician.
- b) treatment from a psychologist by up to 1% of the sum insured. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 20,000. It is a condition that the treatment has been prescribed by either the Insured's own physician or the treating physician and that the treatment has been approved by Europæiske ERV's physician.

2.3 Europæiske ERV rights in the event of transport for treatment

Europæiske ERV is entitled to demand repatriation of the insured for treatment in the *country of residence* or *home country* and delay treatment until the insured's return.

Furthermore, Europæiske ERV is entitled to demand that the insured be transferred to another suitable place of treatment.

Europæiske ERV's medical consultant, perhaps in consultation with the attending physician, decides whether the transport is necessary and/or safe.

2.4 Delay and restrictions

Europæiske ERV cannot be held liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints

from the authorities or from the pilot, or other circumstances beyond Europæiske ERV's ability to influence.

2.5 Quality of treatment

Only treatment methods which have documented effect and which have been approved by the public health authorities in the country where the treatment is done will be approved by Europæiske ERV. 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.

2.6 Special conditions for physiotherapist /ergotherapist/chiropractor/osteopath/acupuncturist

It is a precondition for Europæiske ERV's liability of cover that Europæiske ERV receives original statement from both *local* practicing referring doctor and from the physiotherapist/ergotherapist/chiropractor/osteopath/acupuncturist treating.

All treatments must be performed by a certified practitioner within each form of treatment. Specifically for acupuncture, the treatment is only covered insofar as it is done by a doctor or practitioner comparable to one approved in the Register of Alternative Practitioners in Denmark.

2.7 Exclusions

The policy does not cover the expenses of

- a) illness or injury occurring prior to the date on which the policy comes into force, including acute deterioration, complications and sequelae arising in connection with such illness or injury,
- b) hospitalisation in cases in which out-patient treatment can be provided in a medically acceptable manner,
- c) treatment that has become necessary because the Insured has failed to adhere to instructions from the treating physician and/or Europæiske ERV's physician,
- d) infertility treatment, contraception or induced abortion, nor treatment of sequelae or complications in connection with these,
- e) *dental treatment*,
- f) plastic surgery or cosmetic operations or the treatment of sequelae or complications connected to these unless the treatment is approved by Europæiske ERV's medical consultant,
- g) the purchase, replacement or repair of *prostheses, implants* and hearing aids, unless these are acquired for the first time as a consequence of an illness or injury occurring acutely, which is not caused by age,
- h) the purchase, replacement or repair of (eye-)glasses and contact lenses,
- i) stays at nursing homes, convalescence or health resorts or treatment in wellness centres irrespective of whether the Insured has been hospitalised,
- j) medical treatment that is not approved by the national health authorities,

- k) complementary treatments, including herbal medicine, homoeopathy, kinesiology or the like,
- l) speech therapy,
- m) experimental/palliative treatments that are not offered by the Danish health authorities,
- n) *home journey*, transportation or resuming of the scheduled itinerary arranged by the Insured which Europæiske ERV would not have had if the company had arranged the transportation.

3 Births and pregnancy examinationinations

3.0 Sum insured

Cover is provided under the sum insured for the cover illness. The sum insured is per pregnancy.

3.1 Which claims are covered by the insurance?

The insurance covers delivery and pregnancy examinations if the pregnancy has occurred during the valid period of insurance.

3.2 Which expenses are covered by the insurance?

Birth and pregnancy examinations

The insurance covers during the *insurance period* usual and customary expenses towards

- a) pregnancy examinations conducted without admission to hospital, birth, transportation in ambulance in connection with the birth and examinations and vaccinations of the newborn child/children during admission to hospital in connection with the birth up to 5% of the sum insured per pregnancy. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 100,000.
- b) Treatment of the child during the first month after a *childbirth covered under the policy* for the situations mentioned under 2 Illness. These expenses are covered under the mother's insured sum for illness to a maximum of DKK 1.5M.
- c) regardless of item 2.7: treatment of birth trauma, malformation and illness arisen in connection with a birth covered under the policy during the following 11 months, is covered under the child's insured sum for illness to a maximum of DKK 1.5M.
- d) treatment of birth trauma, malformation and illness arisen in connection with a birth covered under the policy, from the age of 12 months is covered under the Child's cover for illness with up to 10% of the sum insured per *insurance year*. If unlimited insurance sum has been chosen, cover is provided up to DKK 200.000.

Newborn child/children

The insurance covers in the *insurance period* usual and customary expenses towards

- b) treatment of the child mentioned under 2 Illness during the first month after a birth under this cover. These expenses are covered within the sum insured for the mother's illness cover, the maximum cover is DKK 1.5 mio.
- c) regardless of section 2.7.a), treatment of birth *damages*, congenital diseases, deformities and diseases occurring in connection with the birth in the following

11 months under the child's sum insured under the cover illness, the maximum cover is DKK 1.5 mio.

- d) treatment of birth *damages*, congenital diseases, deformities and diseases occurring in connection with the birth from the baby is 12 months old up to 10% of the child's sum insured for illness per *insurance year*. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 200,000.

3.3 Special provision

It is a precondition of cover that the mother is covered by the policy and that the expected time of birth is expected at least 44 weeks after commencement of the policy and that the birth takes place during the period of cover.

3.4 Exclusions

The insurance does not cover expenses for:

- a) birth, pregnancy examinations and treatment of the child, including treatment of physical injuries connected to the birth, congenital diseases, deformities and diseases if the pregnancy occurred before the commencement date of the insurance.
- b) vaccinations and health examinations of the child which are not conducted during admission to hospital in connection with the birth.

Please notice

Within the first month after the birth, an insurance can be taken out for the child without a health declaration. The insurance can not be made out with a higher sum insured than the sum that is valid for the mother's insurance at the time of the birth.

4 Hospice

4.0 Sum insured

Covered under the sum insured for the cover illness, the maximum cover is DKK 500,000
The sum insured is per person per *insurance year*.

4.1 Which claims are covered by the insurance?

The insurance covers claims arising out of *acute illness* or injury covered by the cover illness.

4.2 Which expenses are covered by the insurance?

The policy covers reasonable and necessary expenses to stay, care and subsistence in a registered hospice selected by the insured with up to 1% of the sum insured per day, although to a maximum of DKK 10.000 per day to a total maximum of DKK 500.000. If unlimited insurance sum has been chosen cover is likewise capped at DKK 10.000 per day to a total maximum of DKK 500.000.

4.3 Special provision

The stay and the care in the hospice must be prescribed by a physician and must be approved by Europæiske ERV before the commencement of the stay.

5 Care at home

5.0 Sum insured
Covered under the sum insured for the cover Illness. The sum insured is per person per *insurance year*.

5.1 Which claims are covered by the insurance?
The insurance covers claims arising out of *acute illness* or injury covered by the cover Illness.

5.2 Which expenses are covered by the insurance?
The insurance covers usual and customary expenses towards care at home provided by a nurse in the insured's own home during up to 90 days per *insurance year*.

5.3 Special provision
The care at home must be prescribed by a physician and must be approved by Europæiske ERV before the commencement of the care.

6 Compensation in case of admission to hospital

6.0 Sum insured - DKK 15,000
The sum insured is per person per *insurance year*.

6.1 Which claims are covered by the insurance?
The insurance covers claims arising out of *acute illness* or injury covered by the cover Illness.

6.2 Which expenses are covered by the insurance?
If the insured is hospitalised and Europæiske ERV has no expenses in connection with the admission to hospital, the insured is entitled to a daily compensation of DKK 500 per day for up to 30 days per *insurance year*.

6.3 Special provision
The compensation must be approved by Europæiske ERV before the hospitalisation.

7 Patient transport in case of treatment failure

7.0 Sum insured
Cover is provided under the sum insured for the cover Illness. The sum insured is per person per *insurance year*.

7.1 Which claims are covered by the insurance?
The insurance covers in the event of *acute illness* or injury covered in accordance with the Illness cover, where Europæiske ERV's physician - after having contacted the attending physician - assesses

- that the treatment at the residence/home has failed and
- transport on the order of a physician to a suitable place of treatment is necessary and justifiable.

7.2 Which expenses are covered by the insurance?
The insurance covers usual and customary costs towards

- transport of the Insured to the nearest suitable place of treatment selected by Europæiske ERV,
- resuming the *fixed itinerary* after such treatment to the scheduled location on the Insured's itinerary - maximum economy class or

c) *home journey* to the Insured's residence abroad - maximum economy class.

7.3 Delay and restrictions
Europæiske ERV cannot be held liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints from the authorities or from the pilot, or other circumstances beyond Europæiske ERV's ability to influence.

7.4 Exclusions
The insurance does not cover expenses towards:

- transport in an ambulance plane in cases where Europæiske ERV's physician estimates that transport can take place in a different, medically safe way,
- journey home, transport or resuming of *fixed itinerary* arranged by the insured which Europæiske ERV would not have had, if the company had arranged the transport,
- transport of the insured, which Europæiske ERV's physician does not consider necessary and justifiable,
- transport home as a consequence of the insured's fear of infection,
- accommodation in connection with out-patient treatment.

8 24-Hours medical service

8.1 What does the insurance cover?
The cover ensures the Insured access to Europæiske ERV's 24-hour medical service both in connection with mild or serious illness or injury and advice and counselling on medical treatment, medicine prescribed by the attending physician and suitable hospitals, physicians and dentists abroad.

9 Erroneous medical treatment

9.0 Sum insured - DKK 500,000
The sum insured is per claim per person.

9.1 Which claims are covered by the insurance?
The insurance covers claims arising out of the cover Illness where a present, authorised physician carries out treatment which entitles the insured to compensation according to relevant Danish legislation ("Lov om klage og erstatnings-adgang indenfor Sundhedsvæsenets kapitel 3 og 4.")

9.2 Which expenses are covered by the insurance?
The policy entitles to compensation in case of permanent impairment directly caused by *erroneous medical treatment* done by certified doctor during hospitalization or outpatient treatment. The compensation is based on the difference between the incurred impairment and the impairment which would have resulted from a correct treatment anyway. Liability is established based on Law regarding complaint and access to compensation in the Health Sector chapters 3 and 4. The compensation is metered out based on §4 in the applicable Danish law on liability.

9.3 Exclusions
The insurance does not cover

- Erroneous medical treatment* conducted by other medical staff than trained and authorised physicians on location
- Permanent disablement occurring as a direct and expected consequence of illness or injury
- If the insured has accepted the treatment even when Europæiske ERV's physician has warned that the treatment offered does not fulfil the requirements for acknowledged, authorised principles for treatment, which have been approved by Europæiske ERV's medical consultant.

9.4 Claims procedure - documentation
It is a condition for Europæiske ERV's compensation liability under cover 1-9 that the Insured

- sends a claims form to Europæiske ERV, duly filled in, along with original invoices and receipts for expenses for which compensation is claimed,
- procures, from the attending physician or hospital at the relevant location, a medical certificate/discharge document stating the diagnosis and cause of the illness or injury and documentation for the duration of the treatment.
- when requested to do so, the Insured grants Europæiske ERV's physician access to all relevant medical records, x-rays and scans, including information on previous ailments.

10 VIP (Voyager Information Portal)

10.1 What does the insurance cover?
The insurance gives the Insured access to Europæiske ERV's internet portal www.vip-online.com. The access is unlimited 24 hours a day.

The portal contains country-specific information about safety and health precautions for travellers. The access to VIP gives the Insured access to relevant and detailed information about security measures on the *destination* of the stay abroad.

10.2 Special provision
The Insured is not entitled to forward information from VIP.

11 Europæiske ERV coaching line

11.1 What does the insurance cover?
The insurance covers professional and qualified phone-based consultancy 24 hours a day if the Insured requires help or coaching during the stay abroad. The Insured can anonymously receive consultancy and coaching in connection with problems occurring during the stay abroad using the following phone number: +45 70 250 275.

World rescue business®

12 Search and rescue

12.0 Sum insured - DKK 250,000 per insured but with a limit of DKK 500,000 per claim

12.1 Which claims are covered by the insurance?

12.1.1 Search
The insurance covers if

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

All criteria under section 12.1.1. must be fulfilled.

12.1.2 Rescue
The insurance covers if

- a rescue mission is initiated,
- the Insured's whereabouts has been established,
- the *local* authorities require a payment or a guarantee of a payment before a rescue mission is initiated.

All criteria mentioned under section 12.1.2 must be met.

12.2 Which expenses are covered by the insurance?

12.2.1 Search
The insurance covers necessary expenses towards a search for the Insured in up to 14 days and within a range of 50 kilometres from the location where the Insured was seen last.

12.2.2 Rescue
The insurance covers necessary expenses towards rescue/collection of the Insured.

12.3 Special provisions

- Necessary expenses under this cover are defined as expenses towards professional assistance, including divers and police, searches involving dogs, helicopter or similar assistance.
- Expenses to transport and hotel for relatives are covered only insofar as their participation is necessary and contributes to the search, rescue or pick-up. Europæiske ERV assesses whether said participation is necessary.
- 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.
- 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 - regardless of why such contact is desired.
- All claims under this item have a deductible of 10% - but no less than DKK 2.500 per claim.

12.4 Exclusions
The policy does not cover the following expenses,

- Search and rescue in case of *kidnapping* or high jacking,
- Which have not been approved by Europæiske ERV beforehand,
- Search and rescue in case the authorities cover such expenses for uninsured persons,

- d) Payment to organisations/authorities which would normally work with SAR on a voluntary/free basis,
- e) Search and rescue north of the 75th latitude of on the South pole,
- f) Search and rescue operations caused by gross negligence on the part of the insured,
- g) Search and rescue when the insured has a pre-existing mental condition which is assumed to be the reason he/she is missing,
- h) Search and rescue when the insured has been given a terminal diagnosis,
- i) Search and rescue of people who go missing while undertaking professional sport or participate in a scientific expedition.

12.5 In case of a claim - Europæiske ERV cooperates with the Danish Ministry of Foreign Affairs

If one or more search or rescue mission(s) are to be initiated on request, Europæiske ERV must be contacted. Europæiske ERV cooperates with The Danish Ministry of Foreign Affairs and its international network when it is assessed that it would be beneficial for the rescue mission.

12.6 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- a) gives Europæiske ERV access to all information which can shed light on the matter,
- b) sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed.

13 Natural Disasters

13.0 Sum insured - Unlimited

13.1 Which claims are covered by the insurance?

The insurance covers in the event of major *natural disasters*.

13.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs or the *local* authorities advise against all travels to the affected area as a consequence of the *natural disaster*. The transport must be carried out at the first possible occasion.
- b) Crisis treatment by a psychologist in the event of *natural disasters* if Europæiske ERV's physician assesses that crisis treatment is required.
- c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced a *natural disaster* when travelling. Maximum amount DKK 10,000.

- d) Professional, phone-based crisis treatment for the Insured's relatives if the Insured has experienced a *natural disaster*. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- e) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

13.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by a *natural disaster*.

13.4 Exclusions

The insurance does not cover if the Insured travels to or stays in the area if the Danish Ministry of Foreign Affairs or the *local* authorities have advised against travelling to the area or recommend *home journey/evacuation* as a consequence of a *natural disaster*.

13.5 In case of a claim - documentation requirements

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

- a) Europæiske ERV is contacted before the *evacuation*/the transport,
- b) sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske ERV all information and documents which can shed light on the matter.

14 Terrorism

14.0 Sum insured - Unlimited

14.1 Which claims are covered by the insurance?

The insurance covers in case of acts of terrorism.

14.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs advises against all travels to the affected area as a consequence of the *act of terrorism*. The transport must be carried out at the first possible occasion.
- b) Crisis treatment by a psychologist in the event of major acts of terrorism if Europæiske ERV's physician assesses that crisis treatment is required.
- c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced an *act of terrorism* when travelling. Maximum amount DKK 10,000.
- d) Professional phone-based *psychological crisis treatment* for the Insured's relatives if the Insured has experienced an *act of terrorism*. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.

- e) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

14.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by an *act of terrorism*.

14.4 Exclusions

The insurance does not cover

- a) The insurance does not cover if the Insured travels to or stays in the area if the Danish Ministry of Foreign Affairs has advised against travelling to the area as a consequence of an *act of terrorism*.
- b) In case of travel to/stay in an area after the area has been classified as a warzone. Europæiske ERV's War and Risk list is available at www.vip-online.com and www.bti.dk.

14.5 In case of a claim - documentation requirements

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

- a) Europæiske ERV is contacted before the *evacuation*/the transport,
- b) The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske ERV all information and documents which can shed light on the matter.

15 War and warlike conditions

15.0 Sum insured - see below

15.1 Which claims are covered by the insurance?

The insurance covers in case of war and warlike conditions.

15.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs advises against all travels to the affected area if a war or warlike conditions arise after the Insured has travelled to the area or the area is defined as a *war zone* on Europæiske ERV's War and Risk List while Insured is in the area. The transport must take place at the first possible opportunity.
- b) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced war or warlike conditions when travelling. Maximum amount DKK 10,000.
- c) Professional phone-based *psychological crisis treatment* for the Insured's relatives if the Insured has experienced war or warlike conditions. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- d) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

15.3 Special provisions

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by war or warlike conditions.

15.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after the Danish Ministry of Foreign Affairs has advised against travelling to the area as a consequence of war or warlike conditions.
- b) in case of travels to/stays in the area after the area has been defined as a *war zone* on Europæiske ERV's War and Risk List. Europæiske ERV's War and Risk List can be found at www.vip-online.com or www.bti.dk
- c) In case of *active participation in war*, rebellion or the like.

15.5 In case of a claim

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

- a) Europæiske ERV is contacted before the *evacuation*/journey home,
- b) The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske ERV all information and documents which can enlighten the matter.

16 Life-threatening epidemics

16.0 Sum insured - Unlimited

16.1 Which claims are covered by the insurance?

The insurance covers in case of life-threatening *epidemics*.

16.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when Statens Serum Institut or the Danish Ministry of Foreign Affairs advises against all travels to the affected area as a consequence of a life-threatening *epidemic*. The transport must take place at the first possible opportunity.
- b) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to a life-threatening *epidemic* when travelling. Maximum amount DKK 10,000.
- c) Professional phone-based *psychological crisis treatment* for the Insured's relatives if one or more insured have been exposed to a life-threatening *epidemic*. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- d) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

16.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by a life-threatening *epidemic*. Likewise, it may prove to be impossible to send in transportation assistance if the affected area has been quarantined.

16.4 Exclusions

The insurance does not cover

- if the Insured travels to or stays in the area after Statens Seruminstitut/the Danish Ministry of Foreign Affairs have advised against travelling to the area as a consequence of the relevant *epidemic* in question.
- If there is a known vaccine against the disease.

16.5 In case of a claim

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

- Europæiske ERV is contacted before the *evacuation*/transport,
- the Insured can prove that he/she was vaccinated against the disease in question - or the disease that has developed into an *epidemic* according to guidelines from Statens Seruminstitut if this is possible,
- the Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- the Insured gives Europæiske ERV all information and documents which can shed light on the matter.

17 Political unrest

17.0 Sum insured - Unlimited

17.1 Which claims are covered by the insurance?

The insurance covers in case of political or civil unrest.

17.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs advises against all travels to the affected area as a consequence of political or civil unrest. The transport must take place at the first possible opportunity.
- Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to political or civil unrest when travelling. Maximum amount DKK 10,000.
- Professional phone-based *psychological crisis treatment* for the Insured's relatives if one or more insured have been exposed to political or civil unrest. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

17.3 Exclusions

The insurance does not cover

- if the Insured travels to or stays in the area after the

Danish Ministry of Foreign Affairs has advised against travelling to the area as a consequence of political unrest,

- in case of travels to/stays in the area after the area has been defined as a *war zone* on Europæiske ERV's War and Risk List. Europæiske ERV's War and Risk List can be found at www.vip-online.com,
- in case of *active participation in war*, rebellion, demonstrations or the like.

17.4 In case of a claim - documentation requirements

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

- Europæiske ERV is contacted before the *evacuation*/the transport,
- The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

Chapter 3

Extended basic cover

Illness and patient transport

18 Illness

18.0 Sum insured

The sum insured appears from the policy.

The sum insured is per insured individual per *insurance year*.

18.1 Which claims are covered by the policy?

The insurance covers claim arising out of *acute illness* or injury occurring during the valid *insurance period*.

18.2 Which expenses are covered by the insurance?

18.2.1 Somatic diseases

The insurance covers usual and customary costs towards

- treatment by a doctor with authorisation in the country where treatment takes place (attending physician),
- hospitalisation with room and board at the normal rates with up to 1% of the sum insured per day. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 20,000,
- hospitalisation in the intensive care unit when this has been ordered by Europæiske ERV's physician or has been agreed upon between the attending physician and Europæiske ERV's physician,
- prescription medicine, prescribed by a physician,
- delivery of screened blood, if Europæiske ERV's physician estimates that the insured is in a risk area, and monitoring performed at the place, ensuring that the insured receives the screened blood,
- physiotherapy, treatment by a chiropractor, and/or acupuncture up to a limit of 1% of the sum insured. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 20,000,
- ambulance transport to and from the hospital, ordered by a physician,

- in case of death; transportation of the remains of the deceased, to an undertaker (mortician) in the Insured's *country of residence* abroad or to his/her *home country*, including the costs of any provisions required by law, e.g. embalming and zinc-lined coffin. Should the Insured's bereaved may wish to have the remains cremated or interred at the relevant location, the policy covers the expenses thus incurred up to a limit of DKK 15,000.

Europæiske ERV can, however, demand that the remains be repatriated to the *home country* or the *country of residence* abroad in order to have an autopsy performed.

Missed journey home and further outward journey If, as a consequence of a claim event covered by the policy, the Insured has been prevented from following his/her scheduled itinerary or planned *home journey*, and if the Insured has not been repatriated, the policy covers the *extra expenses* towards

- either resuming the scheduled itinerary (max. economy class) to the scheduled location on your itinerary, or
- repatriation to your home - max. economy class.

18.2.2 Psychiatric disorders

The insurance covers usual and customary costs towards

- psychiatric treatment of *psychiatric disorders*, including admission to a treatment facility and the costs mentioned in section 18.2.1 up to an aggregate of 15% of the sum insured. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 300,000. It is a condition that the treatment has been prescribed by either the Insured's own physician or the treating physician and that the treatment has been approved by Europæiske ERV's physician.
- treatment from a psychologist by up to 1% of the sum insured. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 20,000. It is a condition that the treatment has been prescribed by either the Insured's own physician or the treating physician and that the treatment has been approved by Europæiske ERV's physician.

18.3 Europæiske ERV rights in the event of transport for treatment

Europæiske ERV is entitled to demand repatriation of the insured for treatment in the *country of residence* or *home country* and delay treatment until the insured's return.

Furthermore, Europæiske ERV is entitled to demand that the insured be transferred to another suitable place of treatment.

Europæiske ERV's medical consultant, perhaps in consultation with the attending physician, decides whether the transport is necessary and/or safe.

18.4 Delay and restrictions

Europæiske ERV cannot be held liable for delays or restrictions in connection with the transport due to

weather, mechanical problems, restrictions or constraints from the authorities or from the pilot, or other circumstances beyond Europæiske ERV's ability to influence.

18.5 Quality of treatment

Only treatment methods which have documented effect and which have been approved by the public health authorities in the country where the treatment is done will be approved by Europæiske ERV. 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.

18.6 Special conditions for physiotherapist /ergotherapist/chiropractor/osteopath/acupuncturist

It is a precondition for Europæiske ERV's liability of cover that Europæiske ERV receives original statement from both *local* practicing referring doctor and from the physiotherapist/ergotherapist/chiropractor/osteopath/acupuncturist treating.

All treatments must be performed by a certified practitioner within each form of treatment. Specifically for acupuncture, the treatment is only covered insofar as it is done by a doctor or practitioner comparable to one approved in the Register of Alternative Practitioners in Denmark.

18.7 Exclusions

The policy does not cover the expenses of

- illness or injury occurring prior to the date on which the policy comes into force, including acute deterioration, complications and sequelae arising in connection with such illness or injury,
- hospitalisation in cases in which out-patient treatment can be provided in a medically acceptable manner,
- treatment that has become necessary because the Insured has failed to adhere to instructions from the treating physician and/or Europæiske ERV's physician,
- infertility treatment, contraception or induced abortion, nor treatment of sequelae or complications in connection with these,
- dental treatment*,
- plastic surgery or cosmetic operations or the treatment of sequelae or complications connected to these unless the treatment is approved by Europæiske ERV's medical consultant,
- the purchase, replacement or repair of *prostheses*, *implants* and hearing aids, unless these are acquired for the first time as a consequence of an illness or injury occurring acutely, which is not caused by age,
- the purchase, replacement or repair of (eye-)glasses and contact lenses,
- stays at nursing homes, convalescence or health resorts or treatment in wellness centres irrespective of whether the Insured has been hospitalised,

- j) medical treatment that is not approved by the national health authorities,
- k) complementary treatments, including herbal medicine, homoeopathy, kinesiology or the like,
- l) speech therapy,
- m) experimental/palliative treatments that are not offered by the Danish health authorities,
- n) *home journey*, transportation or resuming of the scheduled itinerary arranged by the Insured which Europæiske ERV would not have had if the company had arranged the transport.

19 Births and pregnancy examinations

19.0 Sum insured

Cover is provided under the sum insured for the cover illness. The sum insured is per pregnancy.

19.1 Which claims are covered by the insurance?

The insurance covers delivery and pregnancy examinations if the pregnancy has occurred during the valid period of insurance..

19.2 Which expenses are covered by the insurance?

Birth and pregnancy examinations

The insurance covers during the *insurance period* usual and customary expenses towards

- a) pregnancy examinations conducted without admission to hospital, birth, transportation in ambulance in connection with the birth and examinations and vaccinations of the newborn child/children during admission to hospital in connection with the birth up to 10% of the sum insured per pregnancy. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 200,000.

Newborn child/children

The insurance covers in the *insurance period* usual and customary expenses towards

- b) treatment of the child mentioned under 18 illness, during the first month after a birth entitled to cover in the situations mentioned under section 18. These expenses are covered within the sum insured for the mother's illness cover, the maximum cover is DKK 1.5 mio.
- c) vaccinations and health examinations of the child during the first month after a birth entitled to cover under the sum insured for the mother under the cover illness per *insurance year*, the maximum cover is DKK 1.5 mio.
- d) regardless of section 18.7.a ,treatment of birth injuries, congenital diseases, deformities and diseases occurring in connection with the birth in the following 11 months under the child's sum insured for the cover illness, the maximum cover is DKK 1.5 mio.
- e) treatment of birth injuries, congenital diseases, deformities and diseases occurring in connection with the birth from the baby is 12 months old up to 10% of the child's sum insured for illness per *insurance year*. If the Insured has chosen the unlimited sum insured, the maximum cover is DKK 200,000.

19.3 Special provision

It is a precondition of cover that the mother is covered by the policy and that the expected time of birth is expected at least 44 weeks after commencement of the policy and that the birth takes place during the period of cover.

19.4 Exclusions

The insurance does not cover expenses for birth, pregnancy examinations and treatment of the child, including treatment of physical injuries connected to the birth, congenital diseases, deformities and diseases if the pregnancy occurred before the commencement date of the insurance.

Please notice

Within the first month after the birth, an insurance for the child can be taken out without a health declaration. The insurance can not be taken out with a higher sum insured than the sum that is valid for the mother's insurance at the time of the birth.

20 Hospice

20.0 Sum insured

Covered under the sum insured for the cover illness, the maximum cover is DKK 500,000.

The sum insured is per person per *insurance year*.

20.1 Which claims are covered by the insurance?

The insurance covers claims arising out of *acute illness* or injury covered by the cover illness.

20.2 Which expenses are covered by the insurance?

The policy covers reasonable and necessary expenses to stay, care and subsistence in a registered hospice selected by the insured with up to 1% of the sum insured per day, although to a maximum of DKK 10.000 per day to a total maximum of DKK 500.000. If unlimited insurance sum has been chosen cover is likewise capped at DKK 10.000 per day to a total maximum of DKK 500.000.

20.3 Special provision

The stay and the care in the hospice must be prescribed by a physician and must be approved by Europæiske ERV before the commencement of the stay.

21 Care at home

21.0 Sum insured

Covered under the sum insured for the cover illness. The sum insured is per person per *insurance year*.

21.1 Which claims are covered by the insurance?

The insurance covers claims arising out of *acute illness* or injury covered by the cover illness.

21.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards care at home provided by a nurse in the insured's own home during up to 90 days per *insurance year*.

21.3 Special provision

The care at home must be prescribed by a physician and must be approved by Europæiske ERV before the commencement of the care.

22 Compensation in case of admission to hospital

22.0 Sum insured - DKK 15,000

The sum insured is per person per *insurance year*.

22.1 Which claims are covered by the insurance?

The insurance covers claims arising out of *acute illness* or injury covered by the cover illness.

22.2 Which expenses are covered by the insurance?

If the insured is hospitalised and Europæiske ERV has no expenses in connection with the admission to hospital, the insured is entitled to a daily compensation of DKK 500 per day for up to 30 days per *insurance year*.

22.3 Special provision

The compensation must be approved by Europæiske ERV before the hospitalisation.

23 Patient transport in case of treatment failure

23.0 Sum insured

Cover is provided under the sum insured for the cover illness. The sum insured is per person per *insurance year*.

23.1 Which claims are covered by the insurance?

The insurance covers in the event of *acute illness* or injury covered in accordance with the illness cover, where Europæiske ERV's physician - after having contacted the attending physician - assesses

- a) that the treatment at the residence/home has failed and
- b) transport on the order of a physician to a suitable place of treatment is necessary and justifiable.

23.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) transport of the Insured to the nearest suitable place of treatment selected by Europæiske ERV,
- b) resuming the *fixed itinerary* after such treatment to the scheduled location on the Insured's itinerary - maximum economy class or
- c) *home journey* to the Insured's residence abroad - maximum economy class.

23.3 Europæiske ERV rights in the event of transport for treatment

Europæiske ERV is entitled to demand repatriation of the insured for treatment in the *country of residence* or *home country* and delay treatment until the insured's return.

Furthermore, Europæiske ERV is entitled to demand that the insured be transferred to another suitable place of treatment.

Europæiske ERV's medical consultant, perhaps in consultation with the attending physician, decides whether the transport is necessary and/or safe.

23.4 Delay and restrictions

Europæiske ERV cannot be held liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints from the authorities or from the pilot, or other circumstances beyond Europæiske ERV's ability to influence.

23.5 Exclusions

The insurance does not cover expenses towards:

- a) transport in an ambulance plane in cases where Europæiske ERV's physician estimates that transport can take place in a different, medically safe way,
- b) *home journey*, transport or resuming of *fixed itinerary* arranged by the insured which Europæiske ERV would not have had, if the company had arranged the transport,
- c) transport of the insured, which Europæiske ERV's physician does not consider necessary and justifiable,
- d) *home transport* as a consequence of the insured's fear of infection.

24 Transport to a hospital of the insured's own choice

24.0 Sum insured

Cover is provided under the sum insured for the cover illness by up to 2% of the sum insured. If the unlimited sum insured has been chosen, the maximum sum insured is DKK 40,000 per person per *insurance year*.

24.1 Which claims are covered by the insurance?

The insurance covers in cases of *acute illness* or injury for the cover illness where the Insured must be hospitalised.

24.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) transportation of the Insured to a suitable place of treatment of the Insured's own choice - max. economy class,
- b) resuming the *fixed itinerary* to the scheduled location on the Insured's itinerary - max. economy class and not later than 14 days after such treatment or
- c) return to the Insured's residence abroad - max. economy class and not later than 14 days after such treatment.

24.3 Europæiske ERV rights in the event of transport for treatment

Europæiske ERV is entitled to demand repatriation of the insured for treatment in the *country of residence* or *home country* and delay treatment until the insured's return.

Furthermore, Europæiske ERV is entitled to demand that the insured be transferred to another suitable place of treatment.

Europæiske ERV's medical consultant, perhaps in consultation with the attending physician, decides whether the transport is necessary and/or safe.

- 24.4 Delay and restrictions**
Europæiske ERV cannot be held liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints from the authorities or from the pilot, or other circumstances beyond Europæiske ERV's ability to influence.
- 24.5 Special provision**
It is a condition that the Insured is able to conduct travels as a healthy person.
- 25 Accommodation expenses regarding outpatient treatment in a hospital**
- 25.0 Sum insured**
Cover is provided under the sum insured for the cover illness by up to 2% of the sum insured per person per *insurance year*. If the unlimited sum insured has been chosen, the maximum sum insured is DKK 40,000 per person per *insurance year*.
- 25.1 Which claims are covered by the policy?**
Cover is provided in case of illness, injury, birth or pregnancy examination under the cover Illness or Births and pregnancy examinations, where the insured has to stay in a hotel or the like away from the Insured's residence in order to undergo out-patient treatment in a hospital as a consequence of treatment failure.
- 25.2 Which expenses are covered by the insurance?**
The insurance covers usual and customary *extra expenses* for accommodation up to a limit of DKK 1,000 per day while the treatment is in progress.
- 26 Vaccinations and health checks**
- 26.0 Sum insured - DKK 2,000**
The sum insured is per person per *insurance year*.
- 26.1 Which claims are covered by the insurance?**
The insurance covers vaccinations and medical examinations.
- 26.2 Which expenses are covered by the insurance?**
The insurance covers usual and customary costs towards vaccinations and medical examinations up to the sum insured.
- 27 Glasses and contact lenses**
- 27.0 Sum insured - DKK 1,000**
The sum insured is per person per *insurance year*.
- 27.1 Which claims are covered by the insurance?**
The insurance covers spectacle lenses and contact lenses.
- 27.2 Which expenses are covered by the insurance?**
The insurance covers usual and customary expenses towards glasses and contact lenses with up to 80% of the expense with a maximum of the sum insured.

- 27.3 Special provision**
This cover is not valid until 6 months after the commencement of the insurance.
- 27.4 Exclusions**
The insurance does not cover expenses towards spectacle frames or sunglasses.
- 28 24-Hours medical service**
- 28.1 What does the insurance cover?**
The cover ensures the Insured access to Europæiske ERV's 24-hour medical service both in connection with mild or serious illness or injury and advice and counselling on medical treatment, medicine prescribed by the attending physician and suitable hospitals, physicians and dentists abroad.
- 29 Erroneous medical treatment**
- 29.0 Sum insured - DKK 1,000,000**
The sum insured is per claim per person.
- 29.1 Which claims are covered by the insurance?**
The insurance covers claims arising out of the cover illness where a present, authorised physician carries out treatment which entitles the insured to compensation according to Danish "Lov om klage og erstatningsadgang indenfor Sundhedsvæsenets kapitel 3 og 4."
- 29.2 Which expenses are covered by the insurance?**
The policy entitles to compensation in case of permanent impairment directly caused by *erroneous medical treatment* done by certified doctor during hospitalization or outpatient treatment. The compensation is based on the difference between the incurred impairment and the impairment which would have resulted from a correct treatment anyway. Liability is established based on Law regarding complaint and access to compensation in the Health Sector chapters 3 and 4. The compensation is metered out based on §4 in the applicable Danish law on liability.
- 29.3 Exclusions**
The insurance does not cover
- Erroneous medical treatment conducted by other medical staff than trained and authorised physicians on location,
 - Permanent disablement occurring as a direct and expected consequence of illness or injury,
 - If the insured has accepted the treatment even when Europæiske ERV's physician has warned that the treatment offered does not fulfil the requirements for acknowledged, authorised principles for treatment, which have been approved by Europæiske ERV's medical consultant.
- 29.4 Claims procedure - documentation**
It is a condition for Europæiske ERV's compensation liability under cover 18-29 that the Insured
- sends a claims form to Europæiske ERV, duly filled in, along with original invoices and receipts for expenses for which compensation is claimed,

- procures, from the attending physician or hospital at the relevant location, a medical certificate/discharge document stating the diagnosis and cause of the illness or injury and documentation for the duration of the treatment,
- when requested to do so the Insured grants Europæiske ERV's physician access to all relevant medical records, x-rays and scans, including information on previous ailments.

30 VIP (Voyager Information Portal)

30.1 What does the insurance cover?

The insurance gives the Insured access to Europæiske ERV's internet portal www.vip-online.com. The access is unlimited 24 hours a day.

The portal contains country-specific information about safety and health precautions for travellers. The access to VIP gives the Insured access to relevant and detailed information about security measures on the *destination* of the stay abroad.

30.2 Special provision

The Insured is not entitled to forward information from VIP.

31 Europæiske ERV coaching line

31.1 What does the insurance cover?

The insurance covers professional and qualified phone-based consultancy 24 hours a day if the Insured requires help or coaching during the stay abroad. The Insured can anonymously receive consultancy and coaching in connection with problems occurring during the stay abroad using the following phone number: + 45 70 250 275.

Worldrescue business®

32 Search and rescue

32.0 Sum insured - DKK 250,000 per Insured, however, max. DKK 500,000 per claim event

32.1 Which claims are covered by the insurance?

32.1.1 Search

The insurance provides cover if

- the Insured has been reported missing with the police or another public authority for at least 24 hours,
- the Insured has been seen within 120 hours (5 days),
- the *local* authorities have claimed payment or payment guarantee before implementing a search.

All criteria under section 32.1.1 must be fulfilled.

32.1.2 Rescue

The insurance covers in cases where

- a search is initiated,
- the Insured's residence is stipulated and
- the *local* authorities have claimed payment or a guarantee of payment before initiating a search.

All criteria under section 32.1.2 must be fulfilled.

32.2 Which expenses are covered by the insurance?

32.2.1 Search

The insurance covers necessary costs towards search of the Insured for up to 14 days and within a radius of 50 km from the location where the Insured was last seen.

32.2.2 Rescue

The insurance covers necessary costs towards rescue/ collection of the Insured.

32.3 Special provisions

- Necessary expenses under this cover are defined as expenses towards professional assistance, including divers and police, searches involving dogs, helicopter or similar assistance.
- Expenses to transport and hotel for relatives are covered only insofar as their participation is necessary and contributes to the search, rescue or pick-up. Europæiske ERV assesses whether said participation is necessary.
- 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.
- 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 – regardless of why such contact is desired.
- All claims under this item have a deductible of 10% - but no less than DKK 2.500 per claim.

32.4 Exclusions

The policy does not cover the following expenses,

- Search and rescue in case of *kidnapping* or high jacking,
- Which have not been approved by Europæiske ERV beforehand,
- Search and rescue in case the authorities cover such expenses for uninsured persons,
- Payment to organisations/authorities which would normally work with SAR on a voluntary/free basis,
- Search and rescue north of the 75th latitude of on the South pole,
- Search and rescue operations caused by gross negligence on the part of the insured,
- Search and rescue when the insured has a pre-existing mental condition which is assumed to be the reason he/she is missing,
- Search and rescue when the insured has been given a terminal diagnosis,
- Search and rescue of people who go missing while undertaking professional sport or participate in a scientific expedition.

32.5 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- gives Europæiske ERV all information and documents which can shed light on the matter,

- b) sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed.

33 Natural disasters

33.0 Sum insured - Unlimited

33.1 Which claims are covered by the insurance?

The insurance covers in the event of major *natural disasters*.

33.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs or the *local* authorities advise against all travels to the affected area or demand an *evacuation* as a consequence of the *natural disaster*. The transport must be carried out at the first possible occasion.
- b) Crisis treatment by a psychologist in the event of *natural disasters* if Europæiske ERV's physician assesses that crisis treatment is required.
- c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced a *natural disaster* when travelling. Maximum amount DKK 10,000.
- d) Professional phone crisis management for the Insured's relatives if the Insured has experienced a *natural disaster*. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- e) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

33.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by a *natural disaster*.

33.4 Exclusions

The insurance does not cover if the Insured travels to or stays in the area if the Danish Ministry of Foreign Affairs or the *local* authorities have advised against travelling to the area or recommend journey home/*evacuation* as a consequence of a *natural disaster*.

33.5 In case of a claim - documentation requirements

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

- a) Europæiske ERV is contacted before the *evacuation/* transport,
- b) The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske ERV all information and documents which shed light on the matter.

34 Terrorism

34.0 Sum insured - Unlimited

34.1 Which claims are covered by the insurance?

The insurance covers in case of *acts of terrorism*.

34.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs advises against all travels to the affected area as a consequence of the *act of terrorism*. The transport must be carried out at the first possible occasion.
- b) Crisis treatment by a psychologist in the event of major acts of terrorism if Europæiske ERV's physician assesses that crisis treatment is required.
- c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced an *act of terrorism* when travelling. Maximum amount DKK 10,000.
- d) Professional phone crisis management for the Insured's relatives if the Insured has experienced an *act of terrorism*. If Europæiske ERV's physician assesses that face-to-face crisis treatment is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- e) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

34.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by an *act of terrorism*.

34.4 Exclusions

The insurance does not cover

- a) The insurance does not cover if the Insured travels to or stays in the area if the Danish Ministry of Foreign Affairs has advised against travelling to the area or recommends journey home/*evacuation* from the area as a consequence of an *act of terrorism*.
- b) In case of travel to/stay in an area after the area has been classified as a *war zone*. Europæiske ERV's War and Risk list is available at www.vip-online.com.

34.5 In case of a claim - documentation requirements

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

- a) Europæiske ERV is contacted before the *evacuation/* the transport,
- b) The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske ERV all information and documents which can shed light on the matter.

35 War and warlike conditions

35.0 Sum insured - Unlimited

35.1 Which claims are covered by the insurance?

The insurance covers in case of war and warlike conditions.

35.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs advises against all travels to the affected area if a war or warlike conditions arise after the Insured has travelled to the area or the area is defined as a *war zone* on Europæiske ERV's War and Risk List while the Insured is in the area. The transport must take place at the first possible opportunity.
- b) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced war or warlike conditions when travelling. Maximum amount DKK 10,000.
- c) Professional phone-based psychological crisis management for the Insured's relatives if the Insured has experienced war or warlike conditions. If Europæiske ERV's physician assesses that face-to-face crisis intervention is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- d) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

35.3 Special provisions

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by war or warlike conditions.

35.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after the Danish Ministry of Foreign Affairs has advised against travelling to the area or recommends journey home/*evacuation* as a consequence of war or warlike conditions,
- b) in case of travels to/stays in the area after the area has been defined as a *war zone* on Europæiske ERV's War and Risk List. Europæiske ERV's War and Risk List can be found at www.vip-online.com,
- c) In case of *active participation in war*, rebellion or the like.

35.5 In case of a claim

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

- a) Europæiske ERV is contacted before the *evacuation/* transport,
- b) The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske ERV all information and documents which can shed light on the matter.

36 Life-threatening epidemics

36.0 Sum insured - Unlimited

36.1 Which claims are covered by the insurance?

The insurance covers in case of life-threatening *epidemics*.

36.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when Statens Seruminstitut or the Danish Ministry of Foreign Affairs advise against all travels to the affected area as a consequence of a life-threatening *epidemic*. The transport must take place at the first possible opportunity.
- b) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to a life-threatening *epidemic* when travelling. Maximum amount DKK 10,000
- c) Professional phone-based *psychological crisis treatment* for the Insured's relatives if one or more insured have been exposed to a life-threatening *epidemic*. If Europæiske ERV's physician assesses that face-to-face crisis intervention is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- d) Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

36.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by a life-threatening *epidemic*. Likewise, it may prove to be impossible to send in transportation assistance if the affected area has been quarantined.

36.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after Statens Seruminstitut/the Danish Ministry of Foreign Affairs have advised against travelling to the area as a consequence of the relevant *epidemic* in question,
- b) if there is a known vaccine against the disease.

36.5 In case of a claim

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

- a) Europæiske ERV is contacted before the *evacuation/* transport,
- b) the Insured can prove that he/she was vaccinated against the disease in question – or the disease that has developed into an *epidemic* according to guidelines from Statens Seruminstitut if this is possible,
- c) The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- d) The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

37 Political unrest

37.0 Sum insured - Unlimited

37.1 Which claims are covered by the insurance?

The insurance covers in case of political or civil unrest.

37.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- evacuation* and/or *extra expenses* for transport to the *home country* if such takes place, if the Insured is in the *country of residence* and to the *country of residence*, if the Insured is outside the *country of residence* when the Danish Ministry of Foreign Affairs advises against all travels to the affected area as a consequence of political or civil unrest. The transport must take place at the first possible opportunity.
- Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to political or civil unrest when travelling. Maximum amount DKK 10,000.
- Professional phone-based *psychological crisis treatment* for the Insured's relatives if one or more insured have been exposed to political or civil unrest. If Europæiske ERV's physician assesses that face-to-face crisis intervention is required in connection with reception of the insured, reasonable expenses towards transport of the relatives is covered.
- Purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

37.3 Exclusions

The insurance does not cover

- if the Insured travels to or stays in the area after the Danish Ministry of Foreign Affairs has advised against travelling to the area as a consequence of political unrest,
- in case of travels to/stays in the area after the area has been defined as a *war zone* on Europæiske ERV's War and Risk List. Europæiske ERV's War and Risk List can be found at www.vip-online.com,
- In case of *active participation in war*, rebellion, demonstrations or the like.

37.4 In case of a claim - documentation requirements

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

- Europæiske ERV is contacted before the *evacuation*/the transport,
- The Insured sends a claims form to Europæiske ERV, duly filled in, along with original documentation for expenses for which compensation is claimed,
- The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

Chapter 4

Supplementary covers

38 Escort and summoning

38.0 Sum insured - Unlimited

38.1 For whom are such expenses covered?

The expenses of up to three persons chosen by the

Insured with the function of either escorting and/or summoned.

38.2 Which claims are covered by the policy?

Escort

The insurance covers claim events covered under Illness, where the Insured

- is admitted to hospital or
- is affected by life-threatening disease/injury or
- in the event of the demise of the Insured.

Summoning

The insurance covers claim events covered under Illness

- if the attending physician and Europæiske ERV's physician accesses that the Insured will be hospitalised for at least 3 days or
- if the Insured is affected by life-threatening disease/injury or
- in the event of the demise of the Insured.

38.3 Which expenses are covered by the insurance?

Escort

The duration of such escort - for a maximum of 30 days the insurance covers usual and customary expenses towards

- transport with the Insured at maximum the same class of transport as the Insured, excluding ambulance plane,
- journey home to the residence or resuming of *fixed itinerary*, max economy class after the escort, either when the Insured leaves the hospital at the *destination* or after arrival to residence/hospital in the *country of residence*,
- accommodation, meals and *local* transportation up to DKK 1,000 per day per person,
- extension of relevant travel insurance with Europæiske ERV or purchase of a Europæiske ERV travel insurance during the time period of the escort.

Summoning

The insurance covers during the time period of the summoning - max 30 days - usual and customary expenses towards

- transport from the residence to the Insured and back to the residence, maximum economy class,
- hotel accommodation, meals and *local* transportation up to DKK 1,000 per day per person,
- purchase of a Europæiske ERV travel insurance during the time period of the summoning.

38.4 Special provision

If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske ERV would have had in connection with a similar transport/journey.

38.5 Exclusion

The insurance does not cover expenses towards transport arranged by the Insured, the person escorting an ill person or the summoned person if these expenses would not have been relevant if Europæiske ERV had arranged the transport.

38.6 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured/escort(s) send to Europæiske ERV original documentation for all expenses incurred in connection with accommodation, meals, and transportation.

39 Dental Treatment

39.0 Sum insured

The policy covers 80% of reasonable and necessary expenses to *dental treatment* to a maximum of DKK 15.000 per *insurance year*. Cover is provided beginning three months after commencement of the Policy.

39.1 Which expenses are covered by the insurance?

Dental treatment

The insurance covers usual and customary costs towards

- temporary analgesic treatments,
- dental checks, x-ray and cleaning - however, not earlier than 4 weeks after the commencement of the insurance,
- filling, root treatments, extraction of teeth, pins, bridges, gold work, caps, bite plates, parodontal treatments and dentures - however, not earlier than 3 months after the commencement of the insurance,

39.2 Exclusions

The policy does not cover the expenses of

- cosmetic treatments,
- transport in connection with treatments.

39.3 Special conditions concerning dental treatment

It is a precondition for cover that the type and scope of the treatment is approved by Europæiske ERV's dentist before treatment is initiated.

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.

39.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- procures from the attending dentist at the location abroad a certificate stating the diagnosis for the disease or injury, and that he/she grants Europæiske ERV's dentist, upon request, access to all relevant dental records, including information about previous *dental treatments*.
- sends to Europæiske ERV a claims form duly filled-in, accompanied by original invoices and receipts for the expenses for which compensation is claimed.

40 Curtailment

40.0 Sum insured - Unlimited

40.1 Which claims are covered by the policy?

The insurance provides cover if the Insured is summoned to

- his/her *home country* or the *country of residence* due to the death or sudden life-threatening illness/injury requiring hospitalisation of the insured's spouse, children, *stepchildren*, *foster children*, cohabitant living at the same address as the insured, children-in-law, grandchildren, parents, *stepparents*, *foster parents*, grandparents, parents-in-law, siblings, *stepsiblings*, *foster siblings*, sisters-in-law and brothers-in-law.
- the *country of residence* if the insured is notified of important and acute events in the Insured's private life in the *country of residence*, such as fire, burglary and flooding of the Insured's home and provided that the event requires the personal and immediate presence of the Insured.

It is a condition that the event could not have been foreseen/expected before the Insured's departure from the *country of residence*.

40.2 What is covered by the insurance?

The insurance covers reasonable expenses to

- transportation - max. economy class,
- return journey - max economy class - to the Insured's residence or the place where the Insured was at the time of the summoning. The return journey must be made not later than 4 weeks after final treatment/funeral.

40.3 Special provisions

- It is a condition that the criteria under section 40.1 are met at the time of the journey home.
- If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske ERV would have had in connection with a similar transport/journey.

40.4 Exclusions

The insurance does not cover

- if in accordance with the original itinerary the Insured arrives in the *country of residence* or *home country* less than 12 hours from the planned *time of arrival*,
- if events that gave rise to such summoning could have been foreseen at the Insured's departure from the *country of residence* or the latest departure from the *home country*,
- if the person whose condition caused the recall is stationed with the Insured and has been repatriated for treatment in the *home country*,
- expenses towards a journey home arranged by the Insured which Europæiske ERV would not have had if the company had arranged the journey home.

40.5 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- in case of hospitalisation or death procures a medical certificate or death certificate or a copy of these from the physician or hospital attending the Insured's *family* in the Insured's *home country* or *country of residence*,

- b) in case of burglary, fire or other events which require the presence of the Insured, procures a report from the police and proves that the presence is required,
- c) sends a claims form to Europæiske ERV, duly filled in, along with original invoices and receipts for expenses for which compensation is claimed.

41 Personal accident (full-time) – standard cover

41.0 Sum insured

The sum insured appears from the policy.
The sum insured is per claim per person.

41.1 Which cover types are included under Personal Accident?

- A Loss of Life compensation
- B Disability compensation

41.2 Definition of personal accident

A sudden event that causes personal injury.

41.3 What does the insurance cover?

A Loss of Life compensation

Sum insured - see the policy under the cover Loss of life

- 1) If a personal accident is the sole and direct cause of the death of the Insured within three years of the date of the personal accident, the sum insured as specified in the policy for loss of life will be paid.
- 2) If any disability compensation amount has been paid by Europæiske ERV in connection with the personal accident, this amount will be deducted from the sum insured for loss of life.

B Disability compensation

Sum insured - see the policy under the cover Disability

- 1) The Insured is entitled to disability compensation if an accident has resulted in permanent disability of at least 5%. The degree of disability is fixed as soon as the Insured's state of health has stabilised, i.e. when the Insured's state of health is no longer expected to alter to a marked extent, although not later than 3 years after the date on which the personal accident occurred.
- 2) The degree of disability will be assessed in accordance with the medical degree of disability, applying the disability scale compiled by the Danish National Board of Industrial Injuries („Arbejdsskadestyrelsen“) without taking the Insured's occupation into consideration.
- 3) The compensation will amount to the percentage of the sum insured for compensation corresponding to the degree of disability.

Existing disability

- 4) An existing disability does not entitle the insured to any higher assessment of compensation than if such disability had not previously existed.

Special provisions

- 5) The degree of disability cannot exceed 100%.
- 6) The Insured shall receive constant treatment by a physician and comply with the physician's instructions.

41.4 When is the compensation limited?

- a) For persons over the age of 65 years, compensation for permanent disability is covered up to 50% of the sums insured specified in the policy.
- b) For persons under the age of 18 years the sum insured in the event of Loss of life is limited to DKK 25,000. The sum insured for Disability is automatically increased by the amount by which the sum insured for Loss of life is decreased.
- c) For persons over the age of 75 years, compensation for loss of life is covered up to 50% of the sums insured specified in the policy.
- d) Even if higher sums have been insured in one or more policies taken out with Europæiske ERV, Europæiske ERV's compensation liability per person can in no circumstances exceed DKK 15 million for permanent disability and DKK 10 million for loss of life.

Europæiske ERV's total liability per claim event cannot exceed DKK 350 million.

Personal accidents occurring with the Insured as a passenger on board a plane

- e) The insurance covers aviation accidents only in cases in which the Insured is involved as a passenger on board a nationally registered aircraft.

41.5 Exclusions

The policy does not cover in case of

- a) Accidents where causality between the accident and the injury cannot be established. In the assessment of the event, it shall be significant whether the incident is suited for causing personal injury. The incident must in and of itself cause and account for the injury,
- b) Any disease, including disease arising from infection with virus, bacteria, micro-organisms or similar situations,
- c) effects of medical treatment or other treatment, including treatment with medicine, unless said treatment was necessary due to an accident covered by the policy,
- d) personal injury sustained because of the insured's participation in fighting/mêlée and the like, or the insured's participation in punishable acts,
- e) bodily injury as a result of wearing-down/attrition or overloading which cannot be considered a sudden injury,
- f) permanent impairment in the shape of psychological consequences in cases where the insured has not been at risk of personal injury,
- g) injuries connected with births,
- h) injuries arisen due to disease and/or release of latent diathesis even if the disease has arisen or worsened because of the accident,
- i) injuries where the consequences of an accident have worsened due to a present disease or intercurrent disease,
- j) injuries where the cause of the injury is unknown,
- k) expenses for the treatment of dental injuries.

Furthermore, the policy does not cover

- l) property *damage*.

41.6 Who will receive compensation?

- a) Compensation for personal disability, including compensation for loss of ability to perform paid work, is paid to the Insured, and it is a condition for payment that the Insured is alive on the date on which a claim can be made for payment of the compensation.
- b) In the event of the demise of the Insured, if Europæiske ERV has not received written instructions to the contrary, the sum insured for loss of life will be paid to the Insured's *next of kin*. If there are no persons defined as *next of kin*, the sum is paid to inheritors in accordance with Danish law on heritage.

41.7 The Danish National Board of Industrial Injuries

Upon demand by the Insured, the degree of permanent disability will be finally determined by the Danish National Board of Industrial Injuries („Arbejdsskadestyrelsen“). The costs of such arbitration will be shared equally by the Insured and Europæiske ERV. Europæiske ERV is entitled to present a case to the Danish National Board of Industrial Injuries. If Europæiske ERV demands the presentation, the company pays all expenses connected to the presentation.

41.8 In case of a claim - documentation requirements

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

- a) Europæiske ERV must be notified as soon as possible in case of a claim by filling in the claims form and sending it to the Company. For proper assessment of Europæiske ERV's compensation liability, it is important that the claim report provides an exact description of the occurrence.

If the Insured has received medical treatment by a physician or hospital treatment, this must be stated in the claims form, along with the names and addresses of attending physicians and/or hospitals.

- b) The original versions of the medical report or hospital record are submitted to Europæiske ERV as soon as the Insured is in possession of these documents.
- c) Insofar as the personal accident has been reported to the police, Europæiske ERV must be duly notified, by sending to Europæiske ERV the receipt confirming that the police have been notified.
- d) Europæiske ERV is entitled to obtain information from hospitals, physicians, dentists or others who are treating or have treated the Insured.
- e) In the event of loss of life Europæiske ERV is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate and probate court certificate.

42 Personal accident (full-time) extended cover

42.0 Sum insured

The sum insured appears from the policy.
The sum insured is per claim per person.

42.1 Which cover types are included under Personal Accident Extended Cover?

- A Injury
- B Disability

- C Compensation for loss of ability to perform paid work
- D Disability caused by tropical or eye diseases
- E Coma
- F Loss of life
- G Dental treatment
- H Assault

42.2 Definition of a personal accident

A sudden event that causes personal injury.

42.3 What does the insurance cover?

A Injury

Sum insured - see the cover Disability

If the Insured is involved in a personal accident causing a diagnosis mentioned in the diagram below, the Insured is entitled to compensation corresponding to the percentage of the sum insured.

The compensation is payable within 14 days after Europæiske ERV has received claims form and the necessary documentation.

Injury

Diagnosis	Compensation (per cent of insured sum)
Lower extremity (foot, leg, hip)	
Fracture of the ankle (fractura malleoli)	5
Fracture of the heel bone (fractura calcanei)	5
Fracture of the shin bone (fractura cruris)	5
Fracture of shin bone, including console, where the fracture proceeds into the knee joint. (fractura pars proximalis crus or fractura genus)	5
Fracture of patella (fractura patella)	5
Knee ligament injury (lesion ligamentum cruciatum anterior/posterior)	5
Fracture of the femur (fractura femoris)	5
Fracture of the femoral neck includes well-functioning artificial hip joint (fractura collum femoris)	5
Upper extremity (hand, arm, shoulder)	
Loss of all fingers of one hand	40
Loss of thumb including metacarpus bone	20
Loss of thumb	20

Loss of distal phalanx of thumb	10
Loss of half distal phalanx of thumb	5
Thumb with stiff distal phalanx	5
Thumb with stiff distal phalanx and metacarpophalangeal joint	10
Loss of 2nd or 3rd finger	10
Loss of 2nd finger's distal phalanx and middle joint	10
Loss of 3rd finger's distal phalanx and middle joint	5
Loss of 2nd or 3rd finger's distal phalanx	5
2nd, 3rd or 4th finger with stiff metacarpophalangeal joint in the extended position	5
2nd, 3rd or 4th finger with a 900 extension defect in middle joint	5
Loss of 4th or 5th finger	5
Loss of 4th or 5th finger's distal phalanx and middle joint	5
Loss of one hand	40
Fracture of wrist joint, Colles fracture (fractura Collesii or fractura Smith)	5
Fracture of forearm (fractura antebrachium)	5
Fracture of ulna in elbow joint (fractura humeri)	5
Fracture of upper arm (fractura humeri)	5
Fracture of shoulder (fractura pars proximalis humeri)	5
Loss of one arm	40
Injuries to other parts of the body	
Fracture of the spine one low back whorl (fractura columna lumbalis)	5
Fracture of the spine several low back whorls	10
Injury to eyesight, causing total loss of vision i.e. less than 1/60 of best eye	50
Injury to eyesight causing total loss of vision of one eye	20

B Disability

Sum insured - see the policy for the cover Disability

- 1) The Insured is entitled to disability compensation if an accident has resulted in permanent disability of at least 5%. The degree of disability is fixed as soon as the Insured's state of health has stabilised, i.e. when

the Insured's state of health is no longer expected to alter to a marked extent, although not later than 3 years after the date on which the personal accident occurred.

- 2) The degree of disability will be assessed in accordance with the medical degree of disability, applying the disability scale compiled by the Danish National Board of Industrial Injuries („Arbejdsskadestyrelsen“) without taking the Insured's occupation into consideration.
- 3) The compensation will amount to the percentage of the sum insured for compensation corresponding to the degree of disability.
- 4) If the degree of disability exceeds 19 (i.e. minimum 20), the compensation under section 42.3 B 3) is doubled. Existing disability
- 5) An existing disability does not entitle the Insured to any higher assessment of compensation than if such disability had not previously existed.

Special provisions

- 6) The degree of disability for loss of several parts of the body cannot, on aggregate, exceed 100%.
- 7) The Insured shall receive constant treatment by a physician and comply with the physician's instructions.

Deduct

- 8) If in connection with the same claim compensation is paid under Injury, this amount will be deducted from the payment. This however does not apply to loss of arms or *damage* to *hands*, fingers or eyesight.

C Loss of ability to perform paid work – Supplementary compensation

Sum insured - see the policy for the cover Disability
If, when the Insured's state of health has become stable, a personal accident is the sole and direct cause of a permanent reduction in the Insured's ability to perform paid work (i.e. earn an income from such paid work), the Insured is entitled to payment of compensation for loss of occupational capacity.

The degree of loss of ability to perform paid work is assessed in accordance with Section 5 of the Danish Liability for *Damages* Act (“Erstatningsansvarsloven”), and insofar as the Insured's loss of ability to perform paid work is at least 15%, the Insured is entitled to compensation for this loss to the amount of 25% of the disability compensation which is paid in accordance with the cover type Disability. The calculation does not take into account any possible deduction of compensation paid out pertaining to the cover Injury.

D Disability caused by tropical or eye diseases

Sum insured - see under the policy for the cover Disability

- 1) The policy covers permanent disability arising as a sole and direct consequence of a *tropical disease* or eye disease. Assessment of the degree of disability is subject to the same provisions as those applicable to the Disability cover.
- 2) To the extent that the illness continuously worsens, the final compensation is fixed as the degree of

permanent disability actually determined 3 years following the date on which the illness *occurred*.

- 3) It is a condition for Europæiske ERV's compensation liability that the Insured has complied with the recommendations issued by WHO and/or Denmark's State Serum Institute on vaccinations and prophylaxis, including medical malaria prophylaxis in respect of the journey to the relevant area or region.

E Coma

Sum insured - DKK 100,000

If the Insured is declared *comatose* as a consequence of an accident, the insurance pays a compensation of DKK 5,000 per week during the *comatose* state of the Insured.

F Loss of life

Sum insured - see under the policy for the cover Loss of life

- 1) If a personal accident is the sole and direct cause of the death of the Insured within 3 years of the date of the personal accident, the sum insured as specified in the policy for loss of life will be paid.
- 2) If any compensation amount has been paid by Europæiske ERV under the cover types Injury, Disablement, Loss of ability to perform paid work or Disability caused by tropical or eye diseases, this amount will be deducted from the sum insured for loss of life.

G Dental treatment

Sum insured – unlimited

- 1) The policy covers the expenses of treating dental *damage* as a sole and direct consequence of a personal accident occurring during the journey.
- 2) *Chewing damage* is covered up to a limit of DKK 10,000.
- 3) It is a one-off payment, thus the insurance does not cover renewed treatment related to the same dental injury.
- 4) The treatment must be completed within 5 years from the accident.
- 5) Children must have the *dental treatment* completed before they turn 21 years. It is a condition that the dental *damage* has *occurred* during the stay abroad and before the child has turned 18 years.

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.

H Assault

Sum insured - DKK 500,000

If the Insured is *assaulted*, the insurance covers:

- loss of ability to perform paid work
- expenses towards healing treatments
- compensation for pain and suffering and
- compensation for wrong-doing

which a perpetrator would be deemed to pay in accordance with Danish law (Erstatningsansvarsloven) after an *assault* occurring in Denmark under similar circumstances. It is a condition for the payment in accordance with the cover that the Insured is alive at the time of the payment.

Exclusions

The insurance does not cover

- a) material *damages* as a consequence of an *assault*,
- b) expenses towards a funeral insofar these expenses are claimed under the cover Illness.

42.4 Limitations

- a) The total compensation for a single claim event can in no circumstances exceed twice the insured sum under the covers Disability, Loss of ability to perform paid work and Disability as a consequence of tropical and eye diseases and *Coma*.
- b) For persons over the age of 65 years, compensation for Disability and Injury is covered up to 50% of the sums insured specified in the policy.
- c) For persons under the age of 18 years the sum insured in the event of Loss of life is limited to DKK 25,000. The sum insured for Disability is automatically increased by the amount by which the sum insured for Loss of life is decreased.
- d) For persons over the age of 75 years, compensation for Loss of life is covered up to 50% of the sums insured specified in the policy.
- e) Claim events *occurred* during scuba-diving or skiing, are not covered by Sections 42.3 B 4) and 42.3 B 8) second clause.
- f) Even if higher sums have been insured and one or more policies taken out with Europæiske ERV, Europæiske ERV's compensation liability per person can in no circumstances exceed DKK 15 million for Disability, Injury, Compensation for loss of ability to perform paid work and Disability caused by tropical or eye diseases and *Coma* and DKK 10 million for Loss of life. Europæiske ERV's total liability per claim event cannot exceed DKK 350 million.

For accidents *occurred* as passenger on a plane during aviation

- g) The insurance only covers accidents that affect the Insured as a passenger while on board a nationally registered aircraft.

42.5 Exclusions

The policy does not cover Injury, Disability, Loss of Life, Loss of ability to perform paid work, *Dental treatment* and *Coma* in cases of

- a) Accidents where causality between the accident and the injury cannot be established. In the assessment of the event, it shall be significant whether the incident is suited for causing personal injury. The incident must in and of itself cause and account for the injury,
- b) Any disease, including disease arising from infection with virus, bacteria, micro-organisms or similar situations,

- c) effects of medical treatment or other treatment, including treatment with medicine, unless said treatment was necessary due to an accident covered by the policy,
- d) personal injury sustained because of the insured's participation in fighting/mêlée and the like, or the insured's participation in punishable acts,
- e) bodily injury as a result of wearing-down/attrition or overloading which cannot be considered a sudden injury,
- f) permanent impairment in the shape of psychological consequences in cases where the insured has not been at risk of personal injury,
- g) injuries connected with births,
- h) injuries arisen due to disease and/or release of latent diathesis even if the disease has arisen or worsened because of the accident,
- i) injuries where the cause of the injury is unknown,
- j) injuries where the consequences of an accident have worsened due to a present disease or intercurrent disease.

Furthermore, the policy does not cover

- k) property *damage*.

42.6 Who will receive compensation?

- a) Compensation for Injury, Disability, Compensation for loss of ability to perform paid work, *Dental Treatment*, Disability caused by tropical or eye diseases and *Assault* is paid to the Insured, and it is a condition for payment that the Insured is alive on the date on which a claim can be made for payment of the compensation.
- b) In the event of the demise of the Insured, if Europæiske ERV has not received written instructions to the contrary, the sum insured for loss of life will be paid to the *next of kin*. If there are no persons defined as *next of kin*, the sum will be paid to inheritors in accordance with the Danish Inheritance Act.
- c) Compensation under the cover *Coma* will be paid to the *next of kin* if Europæiske ERV has not received written instructions to the contrary. If there are no persons defined as *next of kin*, the sum will be paid to inheritors in accordance with the Danish Inheritance Act.

42.7 The Danish National Board of Industrial Injuries

Upon demand by the Insured, the degree of permanent disability will be finally determined by the Danish national Board of Industrial Injuries („Arbejdsskadestryelsen“). The costs of such arbitration will be shared equally by the Insured and Europæiske ERV.

If the degree of disability fixed by Danish National Board of Industrial Injuries is higher than the one fixed by Europæiske ERV, Europæiske ERV shall pay the full fee to the Danish National Board of Industrial Injuries. Europæiske ERV is entitled to present a case to the Danish National Board of Industrial Injuries. If Europæiske ERV demands the presentation, the company pays all expenses connected to the presentation.

42.8 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the following documentation is available:

General

- a) In the event of a personal accident for which compensation is claimed, Europæiske ERV must be notified as soon as possible by filling in the claims form and sending it to Europæiske ERV. It is crucial for the assessment of Europæiske ERV's compensation liability that an exact description of the event appears from the claims form. If the Insured has received medical treatment by a physician or treatment in a hospital, this must be stated in the claims form, along with the names and addresses of attending physicians and/or hospital(s).

Injuries

- b) Journals, discharge forms or certificates signed by the Insured's physician from which one of the diagnoses in the scheme below is mentioned.

Injury, Disability, Loss of life and Coma

- c) Insofar as the Insured is in possession of a medical report or hospital record, the original versions of these documents must be submitted to Europæiske ERV.
- d) Insofar as the claim event has been reported to the police, Europæiske ERV must be duly notified, if relevant by sending to Europæiske ERV the receipt confirming that the police have been notified.
- e) Europæiske ERV is entitled to obtain information from hospitals, physicians, dentists or other doctors who have diagnosed or treated the Insured.
- f) In the event of loss of life, Europæiske ERV is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate and probate court certificate.

Dental treatment

- g) The Insured must provide a declaration with the diagnosis from the *local* treating dentist and upon request the Insured must also allow Europæiske ERV's dentist access to all relevant medical details including information about previous *dental treatments* and x-rays.
- h) If the Insured has paid for the expenses, a duly filled in claims form must be submitted with the original invoices and receipts for the expenses to be refunded.

Assault

- i) *Assault* must be reported to the *local* police as quickly as possible. A police report must be sent to Europæiske ERV in the original version.
- j) A *local* physician/hospital must be consulted immediately after an *assault*. A medical report must be submitted to Europæiske ERV in the original version.
- k) Europæiske ERV is entitled to obtain information from hospitals, physicians, dentists or others who are or have been treating the Insured.
- l) In case of the demise of the Insured, Europæiske ERV is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate and probate court certificate.

43 Life insurance - permanent disability (Illness)

43.0 Sum insured

The sum insured appears from the policy.

The sum insured is per claim per person.

43.1 Which cover types are included under Life Insurance and Permanent Disability

- A Life Insurance - Compensation for loss of life
- B Disability compensation for illness

43.2 What does the insurance cover?

A Life Insurance - Compensation for loss of life

- 1) In the event of the Insured's demise during the *insurance period*, although not as a consequence of a personal accident (sudden effect on the body resulting in a determinable injury), the sum insured for loss of life will be paid.

B Disability Compensation for illness

- 1) The Insured is entitled to disability compensation to the extent that an illness occurring during the *insurance period* is the sole and direct cause of permanent disability of at least 5%. The degree of disability is fixed as soon as the Insured's state of health has stabilised, i.e. when the Insured's state of health is no longer expected to alter to a marked extent, although not later than 3 years after the date on which the illness *occurred*.
- 2) The degree of disability will be assessed in accordance with the medical degree of disability, without taking the Insured's occupation into consideration.
- 3) The disability compensation will amount to double the percentage of the sum insured corresponding to the percentage (i.e. degree) of disability.

Existing disability

- 4) Irrespective of whether several parts of the body suffer permanent disability, the degree of disability cannot, on aggregate, exceed 100%. No compensation will be paid in respect of a disability existing prior to the occurrence of the illness.
- 5) An existing disability does not entitle the insured to any higher assessment of compensation than if such disability had not previously existed.

43.3 Who will receive compensation?

- a) Compensation for personal disability is paid to the Insured, and it is a condition for payment that the Insured is alive on the date on which a claim can be made for payment of the compensation.
- b) In the event of the demise of the Insured, if Europæiske ERV has not received written instructions to the contrary, the sum insured for loss of life will be paid to the *next of kin*. If there are no persons defined as *next of kin*, the sum is paid to inheritors of the Insured in accordance with Danish law about heritage.

43.4 Special provisions

- a) The Insured must be in continuous treatment by a physician and must follow the physician's instructions.
- b) under this cover, the term *occurred* entails that the

Insured can prove to a feasible degree that he/she was infected or had the first signs of illness during the stay abroad. If the Insured has the first signs of illness before the stay abroad, and if the illness is diagnosed during the stay abroad, the illness is not regarded as *occurred* during the stay abroad.

- c) Irrespective of whether several parts of the body suffer permanent disability, the degree of disability cannot, on aggregate, exceed 100%.

43.5 Exclusions

The insurance does not cover

- a) death compensation to persons who have not reached the age of 8 years,
- b) persons who on the date of the event leading to the claim have reached the age of 65 years,
- c) claims covered by Personal Accident - Standard Cover or Personal Accident - Extended Cover,
- d) during a state of war or comparable increase of risk in Danish territory.

43.6 In case of a claim - documentation requirements

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

- a) Europæiske ERV must be notified as soon as possible in case of a claim by filling in the claims form and sending it to the Company. For proper assessment of Europæiske ERV's compensation liability, it is important that the claim report provides an exact description of the occurrence.
If the Insured has received medical treatment by a physician or hospital treatment, this must be stated in the claims form, along with the names and addresses of attending physicians and/or hospitals.
- b) The original versions of the medical report or hospital record are submitted to Europæiske ERV as soon as the Insured is in possession of these documents.
- c) Europæiske ERV is entitled to obtain information from hospitals, physicians, dentists or others who are treating or have treated the Insured.
- d) In the event of loss of life Europæiske ERV is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate and probate court certificate.

44 Critical illness

This cover, Critical Illness, has been established via AP-Pension (a Danish mutual life and pension-insurance company), Company Reg. No. 18530899.

44.0 Sum insured

The sum insured appears from the policy.

44.1 What is Critical Illness?

Critical Illness exists when a diagnosis is made in the *insurance period* within the limited area of disease below.

44.2 What does Critical Illness cover?

A Cancer

A malignant tumor is characterized histopathologically by infiltrative growth into adjacent tissue and clinically by a tendency towards *local* recurrence after removal and spreading to regional lymph nodes and remoter

organs (metastases). Serious types such as leukaemia, lymphomas (lymph node cancer) and Hodgkin's disease (stages II - IV) are also included.

The diagnosis must be based on histological or cytological examination of the removed tumor and a biopsy thereof made by a specialist in pathologic anatomy. Insurance cover is provided if the histopathological examination reveals malignancy, whereas spreading (metastasizing) is not a condition.

All forms of skin cancer are excluded from cover, including Kaposi Sarcomi, but not malignant melanoma. Furthermore, all tumors are excluded which at the histological examination are described as premalignant (initial stages of cancer), such as cell changes in cervix uteri (Cervical Intraepithelial Neoplasia (CIN), all stages), "carcinoma in situ", non-malignant bladder papilloma, stage I of Hodgkin's disease and chronic lymphatic leukaemia. Finally, tumors that occur as a consequence of an infection with human immunodeficiency virus are excluded, i.e. HIV positivity with or without full-blown AIDS and/or AIDS related complex (ARC).

B Blood clot of the heart (myocardial infarct)

Acute necrosis of part of the musculature of the heart arising out of inadequate blood flow to the part of the heart in question. It must be possible to document the diagnosis and it must be based on at least two of the following three criteria:

- case history with typical, constant pain in the chest.
- newly arisen electrocardiographical changes, compatible with the diagnosis: acute myocardial infarction and
- significant increase of the blood values for relevant enzymes, first of all CKMB.

C Planned or completed bypass operation of coronary sclerosis

Planned or implemented heart surgery of coronary sclerosis (revascularization) including one or more coronary arteries with insertion of vein and/or artery grafts in patients with medically intractable angina pectoris. Balloon dilation is comparable to surgery. It is a condition that the Insured is enrolled and accepted for the surgery.

D Planned or completed surgery of cardiac valve diseases

Open heart surgery with insertion of artificial, mechanical or biological cardiac valve *prostheses* due to congenital or acquired valve diseases. It is a condition that the Insured is enrolled and accepted for the surgery.

E Cerebral haemorrhage or blood clot in the brain (apoplexy)

A lesion of the brain which results in objective neurological functional deficiency symptoms of more than 24 hours duration as a consequence of an infarct caused by embolus or thrombosis, by a suddenly occurred subarachnoid haemorrhage or by an intracerebral haematoma or a

malformation of the cerebral vessels (aneurysm). The injury must be demonstrated by a CT scan and the diagnosis must have been made in a neuromedical or neurosurgical hospital ward or have been confirmed by a specialist in neuromedicine or neurosurgery.

F Sacular dilation of the arteries of the brain (intracranial saccular aneurysm)

The insured, who on the basis of an X-ray examination or a scan of the arteries of the brain (angiography) is on a waiting list, or has had surgery or treatment of saccular dilation of the arteries of the brain. Cover is also provided in cases where such treatment cannot be made due to technical reasons.

G Certain non-malignant tumors in the brain and the spinal cord

Non-malignant tumors in the brain or the spinal cord or the membranes of these organs, which could not be completely removed by surgery, or which leave sequelae after the surgery in the nervous system resulting in a degree of disablement of at least 30% according to the Permanent Injury Rating List of the Danish National Board of Industrial Injuries.

H Multiple sclerosis

A chronic disease that is characterised by repeated attacks with neurological functional deficiency symptoms from various parts of the central nervous system. The diagnosis must be made by a neuromedical or neurosurgical ward and must be confirmed by at least one of the following three examinations:

- increased IgG index in the cerebrospinal fluid.
- prolonged latency at EVP (inadequate if only nervous opticus is affected clinically),
- typical changes in MR scan of the brain.

I Amyotrophic Lateral Sclerosis (ALS)

A progressive, chronic and incurable disease that involves degeneration of the central peripheral nervous system and with muscular atrophy, paralysis and reinforced reflexes.

The diagnosis must be made by a neurological ward or by a specialist in neurology and must be confirmed by electromyography.

J Muscular atrophy

One of the following diseases: Limb-Girdle muscular dystrophy, Myasthenia Gravis, Distal muscular atrophy (Charcot-Marie-Tooth). The diagnosis must be made by a neurological ward.

K Renal failure

Renal failure to such an extent that both kidneys chronically and irrevocably stop functioning, resulting in either peritoneal or haemodialysis or kidney transplantation.

L Planned or completed major organ transplant

Planned or completed organ transplantations of the heart, heart and lung, lung or liver in persons with intractable organ failure where the Insured is the recipient of the organ.

It is a condition that the Insured is enrolled and accepted for the surgery.

MAIDS

A disease caused by infection with HIV with resulting complications in the form of candida, cytomegalovirus infection, pneumocystis carinii, myco bacteria, Kaposi Sarcoma, lymphomae and others.

The diagnosis must adhere to the criteria of the Danish National Board of Health for prescribed AIDS and must have been made by a ward for infectious diseases.

N HIV infection as a consequence of blood transfusion or work-related infection

Infection with HIV-1 as a consequence of blood transfusion received after the commencement of the insurance. Only persons who comply with the criteria of the Danish National Board of Health, for reimbursement of transfusion related HIV infection fulfil the conditions for payment of the insurance.

The insurance also covers persons who, while performing their professional work in connection with work-related lesions or exposure to infection to the mucous membranes, develop HIV infection.

As documentation of the infection the accident must be reported and accepted as an industrial injury and a negative HIV test must have been made within one week after exposure to the infection followed by a positive HIV test within the next 12 months.

44.3 Exclusions

The insurance does not cover

- a) persons who on the date of the event leading to the claim have reached the age of 65 years,
- b) Critical illness that is a result of abuse of medicine or consumption of medicine that is not prescribed by a physician or is a consequence of abuse of alcohol, drugs or similar poisonous toxins.

44.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the claim is reported to Europæiske ERV as quickly as possible on a claims form.

The claim report must be filled in by the Insured and the attending physician.

44.5 Payment of the sum insured

Europæiske ERV pays the sum insured when the Insured has submitted information necessary to determine the obligation of the company and the size of the sum insured.

It is furthermore a condition for the payment of the sum insured that the diagnosis be made later than 3 months after the commencement of the insurance. If prior to the commencement of the *insurance period* the Insured has been diagnosed with or received treatment of one of the critical illnesses covered by the insur-

ance, the policy does not cover the diagnoses in question (the time of diagnosis is crucial and not the time when the Insured is informed of the diagnosis). However 44.2.A (cancer) shall only apply if prior to the commencement of the insurance the Insured has been diagnosed with cancer and at least 10 years have passed since the cancer diagnosis was made and no recurrences have been determined during the period, the Insured is then entitled to compensation for another form of cancer illness, inclusive of recurrences after 10 years.

Diagnosis made after the cessation of cover does not entitle the Insured to payment.

Diagnosis means the illnesses mentioned in section 44.2 A-N. As an example, 44.2 A is one diagnosis so that payment cannot be made more than once in accordance with 44.2.A, even if the Insured is subsequently diagnosed with other types of cancer.

The payment constitutes the sum insured at the time of the diagnosis.

The sum insured is paid to the Insured. The insurance continues hereafter, but there is no longer any cover for the Critical Illness diagnoses that resulted in the payment of the sum insured.

In the event of the demise of the Insured, if Europæiske ERV has not received written instructions to the contrary, the sum insured will be paid to the *next of kin*, which for the purposes of this section is taken to mean the Insured's spouse, or if the deceased leaves no spouse, the Insured's children, or if the deceased leaves no children, to the person cohabiting with and registered in the National Register („folkeregister”) as living at the same address as the Insured for at least the last two years prior to the date of the Insured's demise, or if there is no cohabitee to the Insured's inheritors.

Personal liability and legal aid

45 Personal liability

45.0 Sum insured

Personal injury DKK 10,000,000
Damage to property DKK 5,000,000
The sum insured is per policy per *insurance year*.

45.1 Which claims are covered by the insurance?

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 outside contractual relationships. As a general 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*.

45.2 Which expenses are covered by the insurance?

The insurance covers

- a) expenses incurred with the prior approval of Europæiske ERV in connection with determining the issue of compensation liability,
- b) the amount the insured becomes liable to pay,
- c) *damage* to rented domicile/hotel and contents, however with a deductible of DKK 2,000 per claim event.

45.3 Limitation

The policy covers bodily injury up to a limit of DKK 10 million and *damage* to property up to a limit of DKK 5 million, which sums constitute the limit of Europæiske ERV's liability for a single claim event, even though liability is imposed upon several persons and even though the event is covered by one or more policies taken out with Europæiske ERV.

45.4 Special provision

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

45.4 Exclusions

The insurance does not cover

- a) claims arising out of or incidental to contracts (with the exception of section 45.2.c)
- b) claims arising in connection with the Insured's occupation or work,
- c) loss, *damage* or injury arising as a consequence of the Insured having incurred by contract or by other means a liability more extensive than that generally obtaining in the ordinary rules governing non-contractual liability,
- d) for loss of or *damage* to items - except for section 45.2.c) - the insured owns, hires, stores, uses, uses for transportation, manufactures or processes and items the insured has taken possession of or otherwise are in the insured's care,
- e) insured's liability for *damage* caused by domesticated animals,
- f) claims arising as a consequence of the Insured having transmitted disease to another person via infection or otherwise,
- g) liability for *damage* caused while using motor vehicles, caravans, trailers or aircraft,
- h) liability for *damage* caused while using marine craft which are 3 m or more in length with sail or motor, or marine craft less than 3 m in length whose engine power exceeds 3 HP,
- i) fines or similar demands imposed on the Insured,
- j) *random accidents*,
- k) *damages* caused by firearms.

45.5 In case of a claim - documentation requirements

It is a condition for the compensation liability that the Insured

- a) gives Europæiske ERV all pieces of information that can elucidate the matter, including the original police report or receipt for such reporting to the police, exact description of the place of accident, name and address of all persons involved, information about

- other insurance that could cover the *damage* done and witness statements,
- b) sends in specified specification of the *damage*,
- c) sends in a duly filled in claims report.

46 Global legal aid

46.0 Sum insured

The sum insured appears from the policy.

The sum insured is per policy per *insurance year*.

46.1 Which claims are covered by the insurance?

The insurance covers in connection with causes of action occurring during the *insurance period*.

46.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards

- a) legal assistance,
- b) in connection with charges/indictments for a criminal offence. The expenses are covered up to and including the decision of the matter at an inferior court - however, a maximum of DKK 25,000. If the Insured is found guilty of the offence by the court of first instance, the legal expenses are considered an interest-free loan repayable to Europæiske ERV on demand.
- c) travelling expenses if the Insured is summoned as a witness or to a hearing at a court abroad.

46.3 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.

46.4 Special provision

- a) Any choice of a foreign lawyer must be accepted by Europæiske ERV.
- b) 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*.

46.5 Exclusions

The policy does not cover legal proceedings

- 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 indemnity, fines or damage-like demands,
- c) in connection with litigation concerning contractual, business or employment circumstances,
- d) in connection with litigation concerning liability for or due to the use of motor vehicles or vessels/craft at all,
- e) in connection with litigation concerning narcotics,
- f) in connection with litigation concerning firearms,
- g) in connection with litigation concerning the insured's participation in criminal actions,
- h) between the insured and the Policy holder,
- i) in connection with issues concerning *family law* or law of inheritance,
- j) between the insured and Europæiske ERV.

46.6 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability 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 and which require imbursement,
- b) the Insured sends in a claims form, duly filled in.

47 Bond/bail

47.0 Sum insured

The sum insured appears from the policy.

The sum insured is per policy per *insurance year*.

47.1 Which claims are covered by the insurance?

The insurance covers if the Insured is detained by public authorities.

47.2 Which expenses are covered by the insurance?

The Insurance covers

- a) bond/bail. For the purposes of this policy the term "issuing of bond/bail" shall be taken to mean payment which can permanently or temporarily secure the release of the Insured or his/her possessions from detention/seizure effected by public authorities. The bond/bail is provided as an interest-free loan which shall be repaid to Europæiske ERV immediately upon release of the amount deposited as bond/bail.
- b) travelling expenses for a person chosen by the Insured - max. economy class - to the Insured and return journey to his/her residence if the Insured is detained by public authorities for more than 48 hours.

47.3 Special provision

If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske ERV would have had in connection with a similar transport/journey.

47.4 Exclusions

The policy does not cover

- a) legal problems between the insured or the Policy holder and the travel agency, travel operator, or travel provider,
- b) legal problems in connection with contractual, business or employment circumstances,
- c) legal problems in connection with *family law* or law of inheritance,
- d) legal problems between the insured and Europæiske ERV,
- e) litigation concerning liability for or due to the use of motor vehicles or vessels/craft at all,
- f) actual indemnity, fines or damage-like demands.

47.5 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- a) provides Europæiske ERV with all the information relevant to the case,
- b) sends in a claims form, duly filled in,
- c) provides the relevant documents, including an account of the case in writing.

48 Household contents

48.0 Sum insured

The sum insured appears from the policy.

The sum insured is per policy per *insurance year*.

48.1 Where does the insurance provide cover?

The insurance provides cover in the *country of residence* stated in the policy. During removal to another country, the insurance provides cover for up to 14 days both in the old and the new *country of residence*. However, the insurance does not cover removal items (i.e. items in transit) nor other items handed over for transportation against payment.

48.2 Which items are covered by the insurance?

The insurance covers items mentioned under A and B which belong to the Insured or for which the Insured bears the risk. The insurance also covers items belonging to the Insured's employer if no compensation can be paid through another insurance or agreement.

A Ordinary private contents

The term "ordinary private contents" shall be taken to mean private belongings, including all the items belonging to the normal equipment of a private dwelling which are not listed separately below under B (Special private contents) or which are not excluded under section 48.3. Bicycles are covered with up to DKK 5,000.

B Special private contents

Antiquities, works of art, paintings, musical instruments, fur coats, weapons, ammunition, gold, silver, platinum, pearls, precious stones and *jewellery* are covered by up to a maximum of DKK 75,000.

C Keys and locks

The insurance covers expenses towards diversion or changing of keys and locks at the residence of the Insured as a consequence of a liable claim with up to DKK 1,500.

48.3 Which items are not covered by the insurance?

The insurance does not cover

- a) motor vehicles (including mopeds), gardening tools of more than 3 HP, caravans, trailers, aircraft/water craft nor their parts and accessories,
- b) cash and money representatives and securities - however, cf. Sections 48.4 H and J,
- c) collections of coins and stamps.

48.4 Which claims are covered by the insurance?

A Fire

The policy covers loss or *damage* caused by fire (*conflagration*), including loss/*damage* caused by heat, smoke, soot or fire extinguishing measures required to deal with the fire.

The insurance does not cover

- loss/*damage* caused by fire which cannot be classified as *conflagration*,
- loss of or *damage* to items exposed to fire or heat for the purpose of heating, boiling, ironing, drying or the like and which thereby catch fire or are *damaged*,
- loss of or *damage* to electrical machines, leads, sets (apparatus), caused by short circuit or other purely electrical phenomenon - also including induction from electrical atmospheric disturbances - which does not result in *conflagration*.

B Explosion and lightning

The insurance covers loss/*damage* caused by explosion and a direct stroke of lightning. Direct stroke of lightning is documented when *damage* to the building/parts of the building can be proven at the scene of the claim. The *damage* must be a direct consequence of electrical heat or influence from electrical outlets related to the earth arresting lightning.

C Aircraft crash

The insurance covers *damage* caused by crashing aircraft or by objects falling from aircraft while in flight, although not loss/*damage* occurring on account of explosives carried on board aircraft.

D Discharges of water, oil and refrigerant

The insurance covers *damage* caused by sudden discharge (not dripping or see) of water, oil, refrigerant or the like from installations, aquaria or other containers of a capacity of 20 litres or more.

The insurance does not cover

- *damage* caused by discharge from drain-pipes and gutters or *damage* resulting from rising groundwater or sewage,
- *damage* occurring during the filling of oil tanks or other containers,
- *damage* arising as a consequence of building or repair work,
- *damage* resulting from cracks caused by frost in inadequately heated buildings, unless the cause is a randomly occurring failure of the heating system.

E Storm damage and specific precipitation damage

The policy covers *storm damage*, including *damage* caused by precipitation insofar as the building in which the items are kept at the same time suffers *storm damage*.

F Rescue services

Beyond the limits of the sum insured, the insurance covers the reasonable expenses incurred in connection with rescuing and preserving the insured items.

G Theft from vehicle

The insurance covers theft by up to DKK 5,000 per claim event. It is, however, a condition for Europæiske ERV's compensation liability that the vehicle bears visible signs of forcible entry.

The insurance does not cover

- gold, silver, platinum, pearls, precious stones and *jewellery*.
- forgotten, lost, mislaid items or items left behind.

H Burglary

The insurance covers burglary and malicious *damage*. For the purposes of this policy the term burglary is taken to mean theft from a securely locked building or premises. It is a condition that windows and other openings have been securely closed and that it can be established that a forcible entry has been effected (access gained with genuine or copied keys or with a skeleton key does not constitute forcible entry). Cash is however only covered up to a maximum of DKK 2,000.

The insurance does not cover

- burglary from a dwelling which has been uninhabited for more than 2 months,
- gold, silver, platinum, pearls, precious stones and *jewellery* in connection with burglary from attics and cellars, outbuildings and garages.

I Simple theft

The insurance covers simple theft in addition to section G Theft from vehicles by up to DKK 5,000 per claim event.

For the purposes of this policy the term "simple theft" is taken to mean the theft of items which are outdoors or in an unlocked building or premises.

The insurance does not cover

- gold, silver, platinum, pearls, precious stones and *jewellery*.
- forgotten, lost, mislaid items or items left behind.

Special conditions

The policy covers the theft of bicycles. It is a condition for Europæiske ERV's compensation liability that the bicycle is securely locked.

J Observed theft and robbery

The policy covers the loss through *robbery* or theft observed at the moment of perpetration up to a limit of 10% of the sum insured, although money in cash is covered only up to a limit of DKK 2,000.

48.5 How is the compensation assessed?

- a) Objects which can be documented (receipt, guarantee certificate etc.) to be less than two years old are replaced with the value of a similar new object.
- b) Objects which can be documented (receipt, guarantee certificate etc.) to be more than two years old are replaced with the cost to reacquire the object less depreciation to age, use, fashion, reduced usability or other circumstances.

Deductions for items that 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

Deductions on PCs, laptops and tablets/smart-phones are calculated as follows:

- 0-1 years – no depreciation
- 2-3 years – 33% depreciation
- 3-4 years – 66% depreciation
- 3 – years – 100% depreciation

- c) Europæiske ERV can choose to have the *damaged* items 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 payment of compensation, the items then belong to Europæiske ERV.
- d) Europæiske ERV is entitled, but not under any obligation, to compensate in kind for the lost or *damaged* items. If the compensation is not requested, the Insured will receive a compensation equivalent to Europæiske ERV's expenses towards redelivery.
- e) If an insured item consists of 2 or more parts, the compensation will only be granted for the lost or *damaged* part.
- 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.

48.6 Special provisions

- a) In the event of missing documentation for price and the date of acquisition, Europæiske ERV is entitled to reduce the compensation.
- b) The insurance does not cover if the Insured can not produce documentation in cases where it is usual and customary to be able to prove the loss.
- c) In the event of *damage* to effects, such effects must not be disposed of until permission to do so has been granted or the claim has been assessed. The Insured must, upon request, send the *damaged* effects to Europæiske ERV.

48.7 In case of a claim – documentation requirements

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

- a) theft of items of a value exceeding DKK 1,500 is duly reported to the nearest police authority and the original receipt for the notification is sent to Europæiske ERV,
- b) the Insured sends in original receipts, warranties and other original documentation. The items for which compensation is claimed must be specified, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or *damage*,
- c) the Insured provides Europæiske ERV with all the information relevant to the case,
- d) the Insured sends in a claims report, duly filled in.

Travel insurance - basic cover

Basic cover includes the covers from section 49 to 51. When does the travel insurance cover?

The policy provides cover from the time the Insured leaves his/her domicile to commence a journey outside the *country of residence*. The insurance ceases when the Insured returns to his/her residence abroad.

49 Baggage

49.0 Sum insured

The sum insured is stated on the policy.

49.1 Which items are covered by the insurance?

Items for business or private purposes which the Insured brings with him/her or acquires during the journey, for instance cash, credit cards, tickets and passports.

49.2 Which items are not covered by the insurance?

- trade samples, commercial goods and collections,
- Boats, all types of windsurfing equipment, surf boards, trailers, caravans, bicycles, motor vehicles and similar means of transportation, ,
- items which the Insured loans or rents during the journey,
- contact lenses, *prostheses*, television sets, refrigerators and furniture,
- accessories to the above.

49.3 Which claims are covered by the insurance?

The details are presented on the next side in schematic form. A single item is covered by up to a maximum of 50% of the sum insured.

49.4 Special provisions on the cover of equipment

- a) A single object with accessories is covered to a maximum limit of DKK 15.000.
- b) during air transport, bus transport and/or train transport computer-gear, tablets, GPS-gear, mobile phones, watches, glasses, sunglasses, diving computers, photo-gear, video-gear as well as audio-gear, including portable music players are covered only insofar these are carried as hand baggage.
- c) cash, credit cards, tickets and similar articles of value are covered to a maximum limit of DKK 5.000 all told and are only covered in case of fire, theft from a locked hotel room and/or locked "safety box" (but only if evidence of forced entry is visible) or theft of valuables carried on or by the insured and then only if the theft is noticed at the time of the crime.
- d) photo-gear, video-gear and computer-gear are considered for the purposes of this policy as a single object, and thus each are covered with up to 50% of the sum insured.
- e) *jewellery* is covered with 50% of the sum insured, although to a maximum limit of DKK 15.000 all told and are covered only in case of fire, theft from a locked hotel room and/or locked "safety box" (but only if evidence of forced entry is visible).
- f) theft from locked motor vehicle is covered with up to 50% of the sum insured. It is, however a precondition that there are clear signs of forced entry on the vehicle.

49.5 Special provisions

Table for 49.3	Theft from locked hotel room or locked safety box	Theft Observed at the moment of perpetration	Theft from locked car	Theft from other locations	Lost checked-in baggage	Damage and erroneous exchange
All amounts in DKK						
Items which the Insured brings and acquires during the journey which are not excluded under Section 49.2 or separately listed in this table.	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured
Money in cash, securities, traveller's cheques and credit cards	5,000	5,000	10 % of sum, a maximum of 2,500	Not covered	Not covered	Not covered
Passports and tickets	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Not covered	Not covered
Recordings, drawings, manuscripts and the likes	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials
Diversion or changing of keys and locks at the residence of the Insured	1,500	1,500	1,500	1,500	1,500	1,500

- a) In the event of missing documentation for price and the date of acquisition, Europæiske ERV is entitled to reduce the compensation.
- b) Baggage is not regarded as lost until the carrier (airline, etc.) states in writing that the search for such baggage has been terminated and the baggage has not been found. It takes some carriers up to 4 weeks to issue this statement.
- c) If any items are *damaged*, these items can not be thrown away before Europæiske ERV has permitted it or the claim has been handled. The Insured must send the *damaged* items to Europæiske ERV on request.

baggage during transport, which is reported without original P.I.R. (Property Irregularity Report) which is issued by the air craft carrier or the luggage handling company at the *destination* (can be collected for 7 days after the return),

- j) indirect loss, including loss in connection with the abuse of credit cards and bank cards,
- k) software and supplementary covers for electronic items,
- l) recoding and transfer of keys to motor vehicles,
- m) change of locks.

49.7 How is the compensation calculated?

- a) Objects which can be documented (receipt, guarantee certificate etc.) to be less than two years old are replaced with the value of a similar new object.
- b) Objects which can be documented (receipt, guarantee certificate etc.) to be more than two years old are replaced with the cost to reacquire the object less depreciation to age, use, fashion, reduced usability or other circumstances.

Deductions for items that 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

Deductions on PCs, laptops and tablets/smart-phones are calculated as follows:

- 0-1 years - no depreciation
- 2-3 years - 33% depreciation
- 3-4 years - 66% depreciation
- 3 - years - 100% depreciation

- 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 under any obligation, to redeliver. If redelivery is not desired, the Insured will receive a compensation equivalent to Europæiske ERV's expenses towards redelivery.
- e) If an insured item consists of 2 or more parts, the compensation will only be granted for the lost or *damaged* part.
- 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.

49.8 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability 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* to or loss of checked-in baggage or cases of baggage which has been misplaced must be reported to the airline or other carrier. The receipt for the notification must be sent to Europæiske ERV in the form of the original P.I.R. (Property Irregularity Report) for any other carrier with the itinerary, tickets and luggage tags.
- d) the Insured sends to Europæiske ERV original invoices and receipts, guarantee certificates or comparable original documentation as documentation for the age and value of the effects. Furthermore, the Insured shall specify the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or *damage*.
- e) the Insured fills in a claims report.

50 Delayed baggage

50.0 Sum insured - DKK 3,000

The sum insured is per claim event per policy.

50.1 Which claims are covered by the insurance?

The insurance provides cover if checked-in baggage is delayed in relation to the expected arrival of the baggage to the *destination*.

50.2 Which expenses are covered by the insurance?

- The insurance covers usual and customary expenses of replacement purchases
- a) up to a limit of DKK 3,000 outside the Insured's country or residence.
 - b) by op to a limit of DKK 1,000 if checked-in baggage

is delayed by more than 24 hours in relation to the Insured's estimated *time of arrival* at the *destination* in the *country of residence*, to the extent that the Insured is to depart on a journey abroad within 96 hours of the estimated *time of arrival* in the *country of residence*. It is a requirement that this journey abroad has been booked prior to the occurrence of the delay.

50.3 Exclusions

The insurance does not cover

- a) replacement purchases made after the baggage has reached the Insured at the *destination*,
- b) replacement purchases made after the Insured has returned to the *country of residence*, (except section 50.2.b)
- c) expenses towards transportation.

50.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that Europæiske ERV receives original

- a) P.I.R. (Property Irregularity Report), issued by either the air craft carrier or the handling company at the *destination*,
- b) ticket(s) or itinerary,
- c) documentation for the expenses reasonably incurred.

51 Delayed arrival

51.0 Sum insured - unlimited

The sum insured mentioned below is per policy per *travel period*.

51.1 Which claims are covered by the insurance?

The insurance covers if the Insured through no fault of his/her own and under unforeseeable circumstances arrives late for the departure of a public means of transportation or of a means of transportation arranged by the tour operator, where the Insured will subsequently have to resume the itinerary.

51.2 Which expenses are covered by the insurance?

The insurance covers usual and customary

- a) *extra expenses* to transportation to resume the *fixed itinerary*, max. the same class as the original outward journey,
- b) *extra expenses* for accommodation at a hotel approved by Europæiske ERV, up to a maximum of DKK 1,000 per day,
- c) costs for meals and *local* transportation up to DKK 250 per day,
- d) purchase of toiletries and clothes up to DKK 500 per claim, if accommodation in a hotel is necessary and the baggage can not be delivered to the Insured.

51.3 Special provision

It is a condition for Europæiske ERV's compensation liability that the ticket(s) has/have been booked and paid for 24 hours prior to the Insured's departure.

51.4 Exclusions

No compensation will be paid to the extent that the Insured's late arrival occurs in connection with a change of flight where less time has been allocated for the transfer than the official transfer-time as indicated in the airline timetable (Minimum Connecting Time).

51.5 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured sends in

- original, unused air plane tickets,
- itinerary,
- original documentation for all expenses,
- original documentation for the delay from the air line or similar,
- a claims report, duly filled in.

Travel insurance - extended cover

Extended cover includes the covers from section 52 to 59.

When does the insurance cover?

The insurance covers from the time the Insured leaves his/her residence to commence a journey outside the *country of residence*. The insurance is no longer valid when the Insured returns to the residence abroad.

52 Illness and patient transport and accommodation

52.0 Sum insured - unlimited

52.1 Which claims are covered by the insurance?

The insurance covers claims as a consequence of *acute illness* or injury under the cover Illness.

52.2 Which expenses are covered by the insurance? Transport

The insurance covers usual and customary expenses towards

- transport home to the Insured's residence or hospital in the *country of residence*. Europæiske ERV's physician assesses after contact with the treating physician if such a transport home is necessary and justifiable. After a medical assessment of the condition of the Insured, Europæiske ERV determines what kind of transport to use.
- Sending home ordinary luggage which the Insured had to leave behind abroad as a consequence of a transport home.

Hotel accommodation

The insurance covers usual and customary expenses towards

- hotel accommodation with up to DKK 1,000 after the end of treatment and until journey home, transport home or resuming of the original itinerary.

52.3 Exclusions

The insurance does not cover expenses towards

- transport in an ambulance plane in cases where Europæiske ERV's physician estimates that transport can take place in a different, medically responsible way,
- transport arranged by the Insured in cases where Europæiske ERV's physician estimates that the transport is necessary and justifiable,

- transport home as a consequence of the Insured's fear of infection,
- transport home arranged by the Insured if these are expenses Europæiske ERV would not have had if the company had arranged the transport home.

52.4 Europæiske ERV rights in the event of transport for treatment

Europæiske ERV is entitled to demand repatriation of the insured for treatment in the *country of residence* or *home country* and delay treatment until the insured's return.

Furthermore, Europæiske ERV is entitled to demand that the insured be transferred to another suitable place of treatment.

Europæiske ERV's medical consultant, perhaps in consultation with the attending physician, decides whether the transport is necessary and/or safe.

52.5 Delay and restrictions

Europæiske ERV cannot be held liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints from the authorities or from the pilot, or other circumstances beyond Europæiske ERV's ability to influence.

52.6 Special provision

If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske ERV would have had in connection with a similar transport/journey.

52.7 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- acquires a medical report stating a diagnosis from the treating physician on location,
- on request allows Europæiske ERV's physician full access to all relevant medical records, including information about previous illness,
- sends in a claims report with original receipts stating the expenses in question.

53 Baggage

53.0 Sum insured

The sum insured is stated on the policy.

53.1 Which items are covered by the insurance?

Items for business or private purposes which the Insured brings with him/her or acquires during the journey, for instance cash, credit cards, tickets and passports.

53.2 Which items are not covered by the insurance?

- trade samples, commercial goods and collections,
- boats, all types of windsurfing equipment, surf boards, trailers, caravans, bicycles, motor vehicles and similar means of transportation,

Table for s. 53.3 All amounts in DKK	Theft from locked hotel room or locked safety box	Theft Observed at the moment of perpetration	Theft from locked car	Theft from other locations	Lost checked-in baggage	Damage and erroneous exchange
Items which the Insured brings and acquires during the journey which are not excluded under Section 53.2 or separately listed in this table.	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured
Money in cash, securities, traveller's cheques and credit cards	5,000	5,000	10 % of sum, a maximum of 2,500	Not covered	Not covered	Not covered
Passports and tickets	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Not covered	Not covered
Recordings, drawings, manuscripts and the likes	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials
Diversion or changing of keys and locks at the residence of the Insured	1,500	1,500	1,500	1,500	1,500	1,500

- items which the Insured loans or rents during the journey,
- contact lenses, *prostheses*, television sets, refrigerators and furniture,
- accessories to the above.

53.3 Which claims are covered by the insurance?

The details are presented above in schematic form. A single item is covered by up to a maximum of 50% of the sum insured.

53.4 Special provisions on the cover of equipment

- A single object with accessories is covered to a maximum limit of DKK 15.000.
- during air transport, bus transport and/or train transport computer-gear, tablets, GPS-gear, mobile phones, watches, glasses, sunglasses, diving computers, photo-gear, video-gear as well as audio-gear, including portable music players are covered only insofar these are carries as hand baggage.
- cash, credit cards, tickets and similar articles of value are covered to a maximum limit of DKK 5.000 all told and are only covered in case of fire, theft from a locked hotel room and/or locked "safety box" (but only if evidence of forced entry is visible) or theft of valuables carried on or by the insured and then only if the theft is noticed at the time of the crime.
- photo-gear, video-gear and computer-gear are considered for the purposes of this policy as a single object, and thus each are covered with up to 50% of the sum insured.
- jewellery* is covered with 50% of the sum insured, although to a maximum limit of DKK 15.000 all told and are covered only in case of fire, theft from a locked hotel room and/or locked "safety box" (but only

if evidence of forced entry is visible).

- theft from locked motor vehicle is covered with up to 50% of the sum insured. It is, however a precondition that there are clear signs of forced entry on the vehicle.

53.5 Special provisions

- In the event of missing documentation for price and the date of acquisition, Europæiske ERV is entitled to reduce the compensation.
- Baggage is not regarded as lost until the carrier (airline, etc.) states in writing that the search for such baggage has been terminated and the baggage has not been found. It takes some carriers up to 4 weeks to issue this statement.
- If any items are *damaged*, these items can not be thrown away before Europæiske ERV has permitted it or the claim has been handled. The Insured must send the *damaged* items to Europæiske ERV on request.

53.6 Exclusions

The insurance does not cover

- tear or gradual deterioration, tears and scratches and battering of prams, push chairs, suitcases and bags or other packing if the user value is substantially unaffected,
- damage* on items as a consequence of common use,
- items which are sent separately as these are not covered during transportation or before they are collected by the Insured,
- forgotten, lost or misplaced items,
- theft of which have been left without effective surveillance. The insured items can not be left behind by the Insured, not even for a shorter period of time, if they are not locked within a house, motor vehicle,

- caravan, baggage box or something similar,
- f) theft of items which are kept in motor vehicles during *night parking*,
- g) theft where there are no visible signs of forced entry,
- h) items when the Insured does not produce documentation and where it is usual and customary for the Insured to be able to produce documentation for his/her loss,
- i) *damage* on and/or the displacement or disappearance of baggage during transport, which is reported without original P.I.R. (Property Irregularity Report) which is issued by the air craft carrier or the luggage handling company at the *destination* (can be collected for 7 days after the return),
- j) indirect loss, including loss in connection with the abuse of credit cards and bank cards,
- k) software and supplementary covers for electronic items,
- l) recoding and transfer of keys to motor vehicles,
- m) change of locks.

53.7 How is the compensation calculated?

- a) Objects which can be documented (receipt, guarantee certificate etc.) to be less than two years old are replaced with the value of a similar new object.
- b) Objects which can be documented (receipt, guarantee certificate etc.) to be more than two years old are replaced with the cost to reacquire the object less depreciation to age, use, fashion, reduced usability or other circumstances.

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

Deductions on PCs, laptops and tablets/smart-phones are calculated as follows:

- 0-1 years – no depreciation
- 2-3 years – 33% depreciation
- 3-4 years – 66% depreciation
- 3 – years – 100% depreciation

- 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 under any obligation, to compensate in kind for the lost or *damaged* items in case of redelivery.
- e) If an insured item consists of 2 or more parts, the compensation will only be granted for the lost or *damaged* part.
- 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.

53.8 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability 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* to, misplacement of or loss of checked-in baggage must be reported to the airline or other carrier. The receipt for the notification must be sent to Europæiske ERV in the form of the original P.I.R. (Property Irregularity Report) for any other carrier with the itinerary, tickets and luggage tags.
- d) the Insured sends to Europæiske ERV original invoices and receipts, guarantee certificates or comparable original documentation as documentation for the age and value of the effects. Furthermore, the Insured shall specify the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or *damage*.
- e) the Insured fills in a claims report.

54 Delayed baggage during journey abroad and journey home in connection with the stay abroad

54.0 Sum insured - DKK 3,000

The sum insured is per claim per policy.

54.1 Which claims are covered by the insurance?

The insurance covers in cases where checked-in baggage is delayed in relation to the expected arrival at the *destination*, during the first journey to the *country of residence* and during the journey home to the *home country* after the stationing abroad.

54.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards compensating purchases with up to DKK 3,000.

54.3 Exclusions

The insurance does not cover

- a) Compensating purchases conducted after the baggage has reached the Insured at the *destination* in either the *country of residence* or the *home country*.
- b) Expenses towards transport.

54.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the following items are provided:

- a) P.I.R. (Property Irregularity Report) issued by either the air line carrier or the handling company at the airport at the *destination*,
- b) ticket(s) or itinerary and
- c) receipts documenting the purchases.

55 Delayed baggage

55.0 Sum insured - DKK 5,000

The sum insured is per claim per policy.

55.1 Which claims are covered by the insurance?

The insurance covers in cases where checked-in baggage is delayed in relation to the expected arrival at the *destination*.

55.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards compensating purchases

- a) with up to DKK 3,000 during travels outside the county of residence,
- b) with up to further DKK 2,000 in cases where checked-in baggage is more than 48 hours delayed during travels outside the *country of residence*,
- c) with up to DKK 1,000 in cases where checked-in baggage is delayed more than 24 hours in relation to expected arrival to the *destination* in the *country of residence* if the Insured is commencing a new journey abroad within 96 hours after the expected arrival to the *country of residence*. It is a condition that the new journey abroad is booked before the delay *occurred*.

55.3 Exclusions

The insurance does not cover

- a) compensating purchases conducted after the baggage has reached the Insured at the *destination*
- b) compensating purchases conducted after the Insured has arrived to the *country of residence* (except section 55.2.c)
- c) expenses towards transport.

55.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the following items are provided:

- a) P.I.R. (Property Irregularity Report) issued by either the air line carrier or the handling company at the airport at the *destination*,
- b) ticket(s) or itinerary and
- c) receipts documenting the purchases.

56 Delayed sports equipment

56.0 Sum insured - DKK 2,500

The sum insured is per claim per policy.

56.1 Which claims are covered by the insurance?

The insurance covers in cases where checked-in sports equipment is delayed in relation to the expected arrival at the *destination*.

56.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards compensating hire of sports equipment with up to DKK 500 per day per person.

56.3 Exclusions

The insurance does not cover

- a) compensation for hire of equipment after the Insured's own equipment has arrived to the *destination*,
- b) compensation for hire of equipment conducted after the Insured has arrived to his/her residence in the *country of residence*,
- c) expenses towards transport.

56.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the following is provided by the Insured

- a) P.I.R. (Property Irregularity Report) issued in the airport at the *destination* by either the airline or the luggage handling company,
- b) ticket(s) or itinerary and
- c) documentation for expenses towards hire of equipment as a replacement of the delayed equipment. Furthermore, it must be stated which items the Insured wishes to be compensated.

57 Ruined holiday

57.0 Sum insured - unlimited

57.1 Which claims are covered by the insurance?

- a) The insurance either covers the entire *family* (if parents are travelling with their own children, step children or *foster children* living at home) or the Insured and a travel companion or the Insured and up to 2 medical escorts in case of claims covered by the cover Illness or the cover Curtailment where the Insured
 - die
 - are admitted to hospital
 - must be transported home
 - are recalled
 - must resume *fixed itinerary*

It is a condition that each individual mentioned under section 57.1.a has taken out an insurance at Europæiske ERV which includes the cover Ruined Holiday.

- b) The insurance covers the Insured in case of claims under the cover Illness where the Insured is/are diagnosed with the following:
 - Pharyngitis, pneumonia, middle ear infection, ear canal infection, sinusitis, appendicitis, cystitis, chickenpox, influenza, bronchitis, cerebral haemorrhage, gallstones, stomach/intestinal infection, the bends/acute mountain sickness, prolapsed disc, lumbago, ischias or thrombosis in the brain, arms, legs or lungs. Or suffer(s)
 - broken bones, sprains, ligament injuries or menisci/ligament cruciate injuries. For further listing of these claims, see section 57.3.a.

If the Insured is under the age of 15, the insurance also covers Ruined Holiday for 1 *travel companion* if the *travel companion* has taken out an insurance at Europæiske ERV which covers Ruined Holiday.

57.2 Which expenses are covered by the insurance?

The insurance covers the price of the trip per day for the number of days of holiday which are ruined as a result

of an event covered by the insurance as stated under section 57.1. The compensation is calculated individually for the groups of persons mentioned under section 57.1 a-b.

57.3 Limitations

- a) in case of broken bones, sprains, ligament injuries or menisci/ligament cruciate injuries, the insurance only covers injuries to *hands* and fingers if the Insured can not participate in the purpose of the journey.
- b) In case of transport home and summoning, compensation is only given to the groups of persons mentioned under section 57.1.a if they travel home with the Insured.
- c) Europæiske ERV only offers compensation for Ruined Holiday once per person per day of holiday.
- d) The day on which the Insured is diagnosed with one of the diagnoses mentioned under section 57.1.b, is hospitalised or leaves the location as a result of recalling or *home transport* is regarded as a waiting period during which the insurance does not offer compensation for Ruined Holiday.
- e) Days of holiday before a transport home are only covered if the Insured is hospitalised or is diagnosed with one of ailments mentioned under section 57.1.b. If the Insured has not been hospitalised before a transport home, the Insured only receives compensation in relation to section 57.1.b.
- f) Days of holiday before the resuming of *fixed itinerary* are only covered if the Insured is hospitalised or diagnosed with one of the ailments mentioned under section 57.1.b. If the Insured has not been hospitalised before the resuming of fixed, the Insured only receives compensation in relation to section 57.1.b.
- g) Days of holiday before or after admission to hospital are only covered if the criteria under section 57.1.b are met and the Insured will only be compensated during this time period.
- h) The cover is no longer valid on the date of the planned return (which means there is full cover on the day of the return), but no later than 1 month from the day the Insured leaves his/her residence to commence the journey outside the *country of residence* and at the termination of the insurance agreement.

57.4 Special provisions

- a) If the diagnosis made by the treating physician does not directly describe a diagnosis mentioned under section 57.1.b and/or the duration of the illness, Europæiske ERV's physician will, based on the medical facts in the matter, assess if the Insured is entitled to compensation and if so for how many days.
- b) For the groups of persons mentioned under section 57.1, maximum compensation is provided for the same period as the Insured.

57.5 Exclusion

The insurance does not cover Ruined Holiday for persons who have been summoned.

57.6 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- a) provides Europæiske ERV with all information which can enlighten the matter and submits all relevant documents including medical records, medical certificates, original bills, original travel documents and so on. The medical certificate must state the diagnosis and the duration of the illness,
- b) submits a claims report, duly filled in.

58 Delayed arrival, delayed flight and cancellation of flight

58.0 Sum insured - unlimited

The sum insured is per policy per *travel period*.

58.1 Which claims are covered by the insurance?

58.1.1 Delayed arrival

The insurance covers in cases where the Insured through no fault of his or her own and without being able to foresee it, arrives late for a public means of transport or for a means of transport organised by the tour operator and therefore subsequently has to catch up with his/her itinerary.

58.1.2 Delayed flight and Cancellation of flight

The insurance covers when the Insured is delayed at least 4 hours at the airport if the planned flight connection to which the Insured had booked a seat and confirmed the booking is annulled, delayed or over-booked (only in case of forced over-booking).

58.2 Which expenses are covered by the insurance?

58.2.1 Delayed arrival

The insurance covers usual and customary

- a) *extra expenses* towards transport in order to be able to resume the *fixed itinerary* at maximum the same class as the original outward journey,
- b) *extra expenses* towards accommodation in a hotel approved by Europæiske ERV with up to DKK 1,000 per day,
- c) expenses towards consumption and *local* transport with up to DKK 250 per day,
- d) purchase of toiletries and clothing with up to DKK 500 per claim event if the accommodation in a hotel is necessary and the baggage can not be delivered.

58.2.2 Delayed flights and cancellation of flights

The insurance covers usual and customary

- a) *extra expenses* towards accommodation in a hotel approved by Europæiske ERV with up to DKK 1,000 per day,
- b) expenses towards consumption and *local* transport with up to DKK 250 per day,
- c) purchase of toiletries and clothing with up to DKK 500 per claim event if the accommodation in a hotel is necessary and the baggage can not be delivered.

58.3 Special provisions

Delayed arrival

- a) It is a condition for reimbursement that the ticket(s) is/are booked and paid no later than 24 hours before departure.

Delayed flights and Cancellation of flights

- b) It is a condition for Europæiske ERV's compensation liability that the *extra expenses* are not paid by the transport company or any other party.

58.4 Exclusion

The insurance does not cover in cases where the official minimum transfer time, i.e. the minimum connecting time stated by the airlines in their timetables (Minimum Connecting Time) has not been observed.

58.5 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured submits

- a) original, unused plane ticket(s),
- b) itinerary,
- c) original documentation for relevant expenses,
- d) original document from the air line stating the delay/ the cancellation,
- e) a claims report, duly filled in.

59 Excess in connection with motor vehicle hire

59.0 Sum insured - DKK 10,000

The sum insured is per policy per *travel period*.

59.1 Which claims are covered by the insurance?

The insurance provides cover in connection with *damage* to hired private cars, motorbikes, scooters or mopeds during travel outside the *country of residence*.

59.2 Which expenses are covered by the insurance?

The insurance covers expenses towards any excess payable pursuant to the vehicle Insurance taken out for the motor vehicle.

59.3 Exclusions

The travel insurance does not cover

- a) if no vehicle insurance has been taken out for the car, motorbike, scooter or moped, or
- b) if, under the laws of the country in which the vehicle was hired, the Insured was not authorised to drive the vehicle.

59.4 In case of a claim - documentation requirements

It is a condition for Europæiske ERV's compensation liability that the Insured

- a) provides Europæiske ERV with all the information needed to shed light on the case,
- b) submits documents, including a police report or other proof that the incident has been reported, original receipts and a loss assessment from the car hire firm's insurers etc.,
- c) submits a claims report, duly filled in.

60 Cancellation

60.0 Sum insured - DKK 30,000 per person per insurance year - DKK 200,000 per family per insurance year

60.1 Which claims are covered by the insurance?

The insurance covers when the Insured can not commence the journey or can not go through with the purpose of the journey for the following reasons

- a) death or *acute illness* or injury involving the Insured, the Insured's spouse, cohabitant living at the same address as the Insured, children, *stepchildren*, parents, *stepparents*, parents-in-law, siblings, *stepsiblings*, grandparents, sisters-in-law, brothers-in-law or *travel companion*.
- b) unofficial strike at the Insured's work within 2 weeks before departure,
- c) fire, flooding, burglary, *storm damage* in/at the Insured's private residence or firm within 2 weeks before departure if the Insured's presence is required,
- d) fraudulent behaviour at the Insured's own firm or the firm where the Insured is employed within 2 weeks before departure if the Insured's presence is required,
- e) The Insured is for medical reasons unable to be vaccinated when a certain vaccination is medically and legally required after the booking of the journey,
- f) The Insured is unable to be vaccinated due to pregnancy and requirements towards the health of the embryo. It is a condition that the Insured was not pregnant when the journey was booked,
- g) the Danish Ministry of Foreign Affairs advises against all travels to the *destination*,
- h) divorce/separation/termination of matrimonial cohabitation. In case of termination of matrimonial cohabitation, it is a condition that the Insured and the concubinary/concubine have lived together (had the same address) for a minimum of 12 months before the termination of matrimonial cohabitation.

60.2 Which expenses are covered by the insurance?

The insurance covers pre-paid expenses towards transport, accommodation, conferences, courses and car hire which can not be reimbursed elsewhere.

60.3 Special provision

The insurance covers from the booking of the journey, however never earlier than the commencement of the insurance, until outward journey from the *country of residence*, however never later than the termination of the insurance agreement.

60.4 Exclusion

The policy does not cover

- a) in case the disease, injury or the cause of death, which is the reason for the cancellation, has shown symptoms or was present at the time when the travel was booked, and if the need for treatment could to be expected with some degree of probability before beginning the travel,
- b) in case the insured has failed to seek medical attention, has rejected or abandoned treatment for the disease, even though the insured should know or presume that the disease needed treatment or had deteriorated significantly,
- c) in case the cancelled travel is a partial element of the whole travel,
- d) in case the cancellation is made due to a change of travel plans, second thoughts, altered conditions at the *destination*, *natural disasters*, terrorism or similar, cf. §60.1.g) however,
- e) in case the claim event has *occurred* before booking the travel,

- f) in case the claim is a direct or indirect result of intentional acts or gross negligence or omissions on the part of the insured, unless it can be proven that the claim is not connected with these.

60.5 In case of a claim - documentation requirements

- It is a condition for Europæiske ERV's compensation liability that
- a) the Insured notifies Europæiske ERV and the travel operator immediately in case of a cancellation,
 - b) the Insured no later than on the day of departure makes sure the health certificate on the claims report is filled out, stating a diagnosis from the treating physician. The Insured covers the expense towards the health certificate. On request, the Insured must provide Europæiske ERV's physician access to all relevant medical journals and information about previous illness,
 - c) the Insured provides Europæiske ERV with all information and documentation, including of death certificate, police report, the divorce application and the like,
 - d) the Insured sends in a claims report, duly filled in.

61 Security service

61.0 Sum insured - DKK 750,000

The sum insured is per person per *insurance year*.

61.1 Which claims are covered by the insurance?

The insurance covers if the Insured is kidnapped or exposed to *hijacking* during the stationing abroad.

61.2 Which expenses are covered by the insurance?

The insurance covers

The Insured

- a) daily compensation with up to DKK 2,500 per day with an upper limit of DKK 250,000 and
- b) psychological crisis handling after release with up to DKK 50,000.

The Company

- c) counselling and negotiation by Europæiske ERV's cooperation partner up to a maximum of DKK 50,000,
- d) transport expenses towards one substitute employee with a maximum of DKK 50,000 and
- e) salary compensation for the Insured for the period of being held hostage with a supplement of one month to a maximum of DKK 250,000.

Spouse/cohabitant, children, siblings or parents

- f) continuing information from Europæiske ERV and psychological crisis assistance up to a maximum of DKK 50,000 and
- g) expenses towards transport, accommodation, food and loss of earnings up to a maximum of DKK 50,000 to travel to the country/area where the Insured is staying. This cover only applies if the Insured has been held hostage for more than 48 hours.

61.3 Exclusion

The policy does not cover ransom.

61.4 In case of a claim - document requirements

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

- a) Europæiske ERV is notified immediately upon ascertainment of *kidnapping* or *hijacking*,
- b) The Insured sends in a claims report duly filled in with original documentation for expenses.

Chapter 5

General conditions

62 General Exclusions

The policy does not cover claims which are related to, caused by or occur as a direct or indirect consequence of

- a) disease and illness which originate from before the policy has taken effect, or are consequences of such disease or illnesses,
- b) disease of the teeth which has not arisen acutely during the travel, and where *dental treatment* is not temporary, pain relieving and can await homecoming,
- c) venereal diseases, AIDS, AIDS-related diseases and diseases which are related to HIV-antibodies (HIV positive). However, diseases related to ADIS and HIV-antibodies (HIV-positive) are covered if it can be documented that they are the result of a blood-transfusion received during the insurance-period whilst travelling. HIV-virus is also covered if it can be documented that the insured has sustained it as a result of an accident during normal work. In the latter case the insured must inform Europæiske ERV about this within 14 days and proved negative HIV-antibody test,
- d) any kind of fertility-treatment, including hormone therapy, insemination or other treatment relating to such,
- f) cosmetic surgery or treatment. However, cases where operation/treatment is a medical necessity and have been approved by Europæiske ERV are covered,
- g) obesity or diabetes operations,
- h) contraception including sterilization,
- i) treatment for sexual dysfunction,
- j) any kind of consumption or substance abuse of alcohol, narcotics and/or medication, unless it can be documented that the disease or injury is not linked to this,
- k) claims which have been caused by the insured during self-induced intoxication when said intoxication is a significant contributing cause of the claim,
- l) self-inflicted bodily injury, suicide or attempted suicide,
- m) injury caused by gross negligence and/or intent,
- n) any kind of experimental treatment, treatment by naturopaths, homeopaths and with natural and homeopathic medicines, other forms of alternative treatment as well as care which is not part of the medical or surgical treatment,
- o) claims arising as a direct or indirect consequence of *active participation in war*, invasion, hostile attack, civil unrest (regardless of whether war has been declared or not), civil war, terrorist actions, rebellion/insurgency, revolution, revolt, military or other seizure

- of power, military state of emergency/martial as well as military operations on land, by sea or air (regardless of whether war has been declared or not),
- p) claims occurring in countries or areas listed on Europæiske ERV's War and Risk List under *War zone*. (See section 63),
- q) atomic nuclei reactions or radioactive fallout, release of atomic energy or radioactive forces or radiation from radioactive fuel or waste as well as employees at nuclear facilities/power plants while carrying out their work assignment,
- r) treatment undertaken by the insured, the insured's spouse, parents or children, or a company belonging to one of the aforementioned,
- s) expenses due to illness in case of *epidemics* taken under public care,
- t) the insured's rejection or lack of adherence to instructions given by Europæiske ERV's medical consultant or treating physician,
- u) the insured does not wish to accept medical transport or repatriation as per item 2.2.3,
- v) claims arising as a direct or indirect consequence of strike, lockout, arrest, seizure or other measure taken by the authorities,
- w) transport covered by the policy but not facilitated by Europæiske ERV. However, an amount equal to the expenses Europæiske ERV would have had in connection with a similar transport is covered,
- x) professional sport and training for such,
- y) *motor racing* and *extreme sport*,
- z) expeditions, mountain climbing and mountaineering,
- æ) claims incurred during air travel, unless the insured is travelling as a passenger in a nationally registered aircraft.

63 War zones

For countries or areas, which Europæiske ERV defines as *war zone*, special rules apply. Europæiske ERV's War and Risk list is available on www.vip-online.com."

63.1 Special provisions for war zones

If the country or area is classified by Europæiske ERV as a *war zone* after the Insured has arrived in that country or area, the policy provides the following cover:

Illness

The sum insured taken out up to a maximum of DKK 1 million.

Personal accident (full-time)

The sum insured taken out up to a maximum of DKK 1 million for loss of life and DKK 1 million for permanent disability, although so that the insurance covers the percentage of the sum insured corresponding to the degree of permanent disability irrespective of the provisions of Section 41.3.B 4).

Household contents

DKK 50,000 irrespective of the sum insured taken out.

All other sections of cover are suspended.

It is, however, a condition that the above cover types have been taken out for the stationing in question. This reduced cover applies for a maximum of 3 months from the first time when the country or the area was classified as a *war zone* by Europæiske ERV. If the country or the area is removed from the list as *war zone*, a new 3 months period will commence if the country is then classified as *war zone* again.

Europæiske ERV's possibilities of providing assistance in connection with claims arising at the relevant location, e.g. arranging repatriation and the like, can be limited in areas in which a state of war prevails. Europæiske ERV will, however, if necessary, co-operate with the Danish Ministry of Foreign Affairs in such cases.

64 Premium payment

The first premium is due for payment not later than the date on which the policy comes into force and subsequent premiums on the specified due payment date.

The premium will be collected via giro or via a bank. The Insured bears the costs of premium collection.

Premium Tax to the State is calculated in accordance with the provisions in the Premium tax act and collected along with the premium.

The premium collection will be sent to the payment address specified by the Insured. If the payment address is changed, Europæiske ERV must be notified immediately.

If the premium has not been paid, Europæiske ERV will send a reminder. The reminder will be sent not earlier than 14 days following the date on which payment is due. This reminder contains information stating that the cover provided by the policy will lapse if the premium has not been paid at the latest 14 days following the date on which the reminder is sent.

In case of missing payment of premium and attendant reminder Europæiske ERV is entitled to charge reminder fee in accordance with the at any time applicable rules. Europæiske ERV reserves the right to regulate fees to the extent these do not cover Europæiske ERV's actual expenses.

In case of delayed payment of premium Europæiske ERV may suspend payment of all claims under the policy. This suspension can last until such time as Europæiske ERV has received all premiums due including any would-be interest.

65 Index-adjustment

Index-adjustment is made on the basis of the consumer price index published by Denmark's Central Bureau of Statistics for the month of June. The base point for adjustment is the consumer price index for September 2002.

Europæiske ERV is entitled to make index-adjustment based on another index insofar as this change is made effective for all insurances of the same kind.

Premium

All premiums for the individual cover types are index-adjusted annually on the principal date of payment.

Sum insured

The following total sums insured are index-adjusted:

- Illness
- Personal Accident (Full-time) – Basic cover
- Personal Accident (Full-time) – Extended cover
- Life Insurance – Permanent disability (illness)
- Critical illness
- Household contents
- Travel Insurance Basic cover (only Baggage)
- Travel Insurance Extended cover (only Baggage)

66 Duration and cancellation of the insurance

- The insurance is taken out for 1-year periods and remains in force until it is cancelled in writing or amended with at least 1 month's notice prior to the expiry of an *insurance period* by one of the parties.
- in case of a changed legislation, a changed interpretation or regulation of legislation in the *country of residence*, or changes of which Europæiske ERV must be notified as per item 1.6. result in Europæiske ERV no longer being able to offer insurance in the *country of residence*, Europæiske ERV reserves the right to terminate the policy with 6 months notice.
- Subsequent to each claim, during the period from reporting the claim and up to 14 days following payment or rejection of the claim, both Europæiske ERV and the Insured can cancel the policy with 14 days notice but only as far as this particular claimant is concerned.
- The policy is automatically annulled in case the expatriate is no longer working with one of the companies mentioned in the agreement signed between the Policy holder and Europæiske ERV or on the policy.

67 Amendment of premium or conditions

- On the first principal date of payment after the Insured's 60th birthday the premium for Basic Cover, Extended Basic Cover, Personal Accident (full-time)-Standard Cover and Personal Accident (full-time)-Extended Cover, will be doubled.
- On the first principal date of payment after the Insured's 18th birthday, ordinary premium for Basic Cover and Extended Basic Cover shall be paid.
- Europæiske ERV can change the premium tariff and/or the insurance conditions for the policy, in which case said would-be changes will take effect from the start of the upcoming *insurance year*.
- If the Insured is unable to accept an increase of the premium or an amendment of the policy conditions, Europæiske ERV must be notified thereof not later than 14 days after Europæiske ERV's notification of an increase of the premium or amendment of the policy conditions, after which the insurance shall cease at the expiry of the current *insurance year*.

68 Deceitful and false information

Should the Policy holder 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 ERV 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.

69 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.

70 Complaints

In case of disputes arising from the insurance contract the Policy holder and/or the insured must write to:

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

Insurance complaints board

If the policyholder or the Insured are 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:
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.)

Complaints to the Board must be submitted by filling in a special Complaints Form, which is available upon request from:

- Europæiske Rejseforsikring A/S
- Insurance Complaints Board ("Ankenævnet for Forsikring")
- Danish Insurance Information Service (Forsikringsoplysningen)
A small fee is charged, which is to be sent along with the complaints form.
The fee will be reimbursed if
- The board completely or partially upholds the contention of the Insured
- The complaint can not be processed
- The Insured withdraws the complaint

71 The insurance contract and legislation to be applied

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.

72 Other insurances

The insurance does not cover expenses that are covered by another insurance.

Compensation under the terms of Life Insurance and Personal Disability - Illness and Personal Accident (full-time) - Standard Cover) and Personal Accident (full-time)-Extended Cover will, however, not be limited by the taking out of another policy. (This provision is applied when the claim is settled by a Danish court).

Public cover

Europæiske ERV is not obliged to cover expenses which are already covered in part or in whole by any scheme, programme or similar, funded by any Government.

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

73 Transfer of rights

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

74 Rights of subrogation

In the event of payments in pursuance of the policy, Europæiske ERV shall be fully and completely subrogated to the rights of the Insured.
(This provision is applied when the case is settled by applying Danish law).

74A Rights of subrogation

Underwriter shall be fully and completely subrogated to the rights of the Insured Person against parties, who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this certificate. Underwriter may at its own expense take over Insured Person's rights against third parties to the extent of its payments made. Insured shall cooperate 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 Person. (This provision is applied when the case is settled by a foreign court).

75 Legal venue

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“).

76 Definitions

For the purposes of this policy the words below are defined as follows:

- **Active participation in war.** Persons who are deployed by military authorities, including persons sent on peacekeeping assignments, will be regarded as active participants in war. Persons who are deployed for humanitarian purposes will not be regarded as active participants in war.
- **Acute illness.** An acutely occurring illness or qualified suspicion of acutely occurring illness.
- **Act of terrorism.** An act of terrorism is an act which has the purpose of creating severe and widespread fear within a population and/or unlawfully influencing a public authority through the creation of severe and widespread fear. An act of terrorism includes the use of violence or a credible threat to do so.
- **Assault.** Demonstrable personal injuries inflicted by an intentional, criminal offence.
- **Chewing damage.** Dental damage that occurs when eating or chewing.
- **Childbirth covered under the policy.** Birth where the mother is covered under the policy.
- **Coma/comatose.** Continuous unconsciousness lasting more than a week.
- **Computer equipment.** Laptop, external hard disc, USB, memory card, printer, scanner, external DVD/CD drives, multimedia equipment and projectors.
- **Conflagration** means a fire in which there is unrestrained flame creating fire with a tendency towards

spreading on its own.

- **Country of residence** is the country in which the insured has his/her residence. The country appears from the policy. Europæiske ERV has divided Australia, China and the USA into territories, provinces and states, respectively. This area shall then be taken to mean the country of residence and will appear from the policy.
- **Destination.** The final destination for the journey in question.
- **Damage.** Damage occurring as a consequence of an external influence on the object which leads to a substantial deterioration of the functionality. It is a condition that both the cause and the effect of the damage has been sudden and has *occurred* at the same time.
- **Dental treatment.** Treatment of dental disease or *damage* which is normally carried out by a dentist in Denmark.
- **Erroneous medical treatment.** Treatment which is regarded as entitled to compensation according to relevant Danish legislation (Lov om klage og erstatnings-adgang inden for Sundhedsvæsenet chapter 3 and 4.)
- **Epidemic.** When the number of infected people in a given population or a group over a given period of time largely exceeds the expected number of people who would normally be infected by the disease.
- **Evacuation.** Transport of the Insured from a country or an area in connection with an *occurred* emergency situation to the closest safe area or country.
- **Expatriates.** Is when the insured posted to the *country of residence* by the Policy holder. The insured's contract of employment with the Policy holder remains in effect and the insured is salaried by the Policy holder.
- **Extra expenses** are expenses solely incurred by the insurance as a consequence of a claim for which compensation can be paid. If such expenses were to have been defrayed irrespective of the claim event, such expenses shall not be considered extra expenses.
- **Extreme sport.** Participation or practicing ski jump as well as ultra-light flying, hang gliding (kite or sail-flying), parachuting, gliding, base-jumping, aerobatics or similar and kite-flying.
- **Family.** The spouse or concubinary/concubine of the Insured, registered at the same address as the Insured, children and *stepchildren*.
- **Fixed itinerary.** Itinerary that can be documented by means of a travel description from a tour operator, purchased plane tickets, railway tickets or bus tickets or booked accommodation.
- **Foster children.** A foster child must have its publicly registered address at the residence of the Insured and the Insured must be approved by *local* authorities as the guardian of the child.
- **Foster parents.** Persons who are not the biological parents or the *stepparents* of the Insured but who have been approved by *local* authorities as the guardians of the Insured.
- **Foster siblings.** Persons who are not the biological siblings or the *stepsiblings* of the Insured but persons whom the Insured lives with or has lived with at

the residence of the parents, *stepparents* or *foster parents* of the Insured.

- **Go-cart.** Four-wheeled powered vehicle with a top speed of 80 km/h.
- **Hands.** Hands and wrists if the injury gives symptoms in the hand (s).
- **Hijacking.** When an insured person is held hostage in connection with his/her transportation in aircraft, trains, buses, cars or vessels.
- **Home country** is the country in which the insured has citizenship.
- **Home journey.** A journey back to the *country of residence* during which the Insured is able to travel as a healthy person on maximum the same class of transport as during the initial home journey.
- **Home transport.** Transport prescribed by a physician and going from the country in which the incident has *occurred* to the *country of residence*. Home transport either takes place onboard an air ambulance or onboard a regular charter flight according to directions from Europæiske ERV.
- **Host based delegate.** Is when insured is "on loan" from the Policy holder to a company in the *country of residence* for a temporary period, and when the insured is paid by the company in the *country of residence*.
- **Implants.** An implanted, artificial part in the human body.
- **Insurance period** includes the period in which Europæiske ERV is liable for payment of claims.
- **Insurance year** means 12 months between each principal date of payment (the time appears from the Insured's master policy). For the single Insured an insurance year can be shorter than 12 months, if - in accordance with the agreement concluded between Europæiske ERV and the Insured - the insurance year has been fixed for all persons covered by the policy.
- **Jewellery** are objects that include gold, silver, platinum, pearls and precious stones.
- **Kidnapping.** When an insured person is held hostage, and a political demand or demand for ransom is made.
- **Local.** Is when the Insured has signed an employment contract with a company in the *country of residence*, and no legal relation exists with the policy holder anymore.
- **Litigation risk.** The risk of losing a trial.
- **Misplaced baggage.** The swap of baggage because a person mistakes another person's baggage for his/her own.
- **Money substitutes.** Premium bonds, coin cards, unstamped stamps, uncrossed or signed cheques, revenue stamps, Danish 10-tour tickets (HT), tickets which can be traded for cash, lottery tickets, pools coupons containing wins.
- **Motor racing.** When 2 or more persons compete against each other using motor motor-powered vehicles (except *go-carts*).
- **Natural disaster.** A disastrous situation which is not created by human beings and which releases natural forces including earthquakes, volcanoes, hurricanes, typhoons, tropical *storms*, *storms*, tornados, flooding, flood waves and tsunamis.
- **Next of kin.** The Insured's spouse or if there is no

spouse the Insured's children. If there are no children, the sum insured will be paid to the Insured's concubinary/concubine who has been registered at the same address as the Insured for at least 2 years before his or her death.

- **Night parking.** When the car is left parked in a time period between 10 pm and 6 am.
- **The Ministry of Foreign Affairs.** This means the Danish Royal Ministry of Foreign Affairs.
- **Occurred.** An illness has occurred at the time when the insured first consults a physician for symptoms of the disease in question. Complications to the illness or sequelae with another diagnosis are considered as being part of the original disease.
- **Ordinary travel luggage.** The luggage which the Insured is allowed to and can bring on the journey according to the rules relevant for the specific journey that is to say hand luggage and checked-in luggage without excess weight.
- **Photo equipment.** Camera and complementary equipment.
- **Professional sportsmen/women** are sportsmen or sportswomen who are not covered by the following definition of an amateur sportsman/sportswoman: „An amateur sportsman/sportswoman is a sportsman/sportswoman who engages (i.e. trains, performs or competes) in his/her sport in his/her own interests without any contractual commitments to his/her club, without a personal or club sponsor, etc., and without receiving any remuneration apart from having their travel costs and accommodation paid. Sportswear and sports gear (equipment) etc. which the sportsman/sportswoman receives or has placed at his/her disposal and small prizes, including cash prizes, which the sportsman/sportswoman has an opportunity of winning in connection with performing in his/her sport, are not regarded as remuneration.“
- **Prostheses.** Artificial replacement of missing parts of the human body, including teeth.
- **Psychiatric disorders.** According to this type of policy, this means a psychiatric ailment linked to the international classification ICD-10, F00-99, which includes organic psychiatric ailment, psychoses, skizophrenia, affective ailments, depression, anxiety, nervous or stress-related diseases and multiple personality disorders.
- **Psychotropic substances.** Drugs or remedies, legal or illegal, which affect the central nerval system, including cannabis, hash, mushrooms or other euphorians.
- **Price of the journey per day.** Travel expenses which can be claimed or paid, non-refundable expenses towards transport, accommodation and other tourist services divided by the duration of the journey (both the day of departure and the day of arrival count as a day). If the Insured is travelling in a private motor vehicle, the compensation is DKK 250,00 per day per person but no more than DKK 1,000 per day per vehicle.
- **Psychological crisis treatment.** A professional set-up for psychological crisis treatment at the scene of the accident. The treatment is later finalised when the Insured returns to the *country of residence*.
- **Random accidents.** If the Insured has not caused the accident, it is a random accident. No-one can be held

accountable for a random accident and the one who has suffered an injury in a random accident must pay his/her own expenses.

- **Robbery** is taken to mean theft perpetrated with the use of violence or the threat of the immediate use of violence.
- **Scientific expeditions** are expeditions to areas where the *local* authorities require special permit to stay.
- **Scuba diving.** Diving using oxygen containers.
- **Stepchildren.** Children, who are not the insured's biological children, where the insured is married to or cohabits (same address registered by the National Registration Office) as husband and wife with a biological parent.
- **Stepparents.** Persons, who are not the Insured's biological parents, but who are married or cohabits (same address registered by the National Registration Office) as husband and wife with one of the biological parents.
- **Stepsiblings.** Persons, who are not biological siblings, but with whom the Insured lives or has lived as siblings of a *family* for minimum one year.
- **Storm** shall be taken to mean wind with a constant force or gusts of at least 17,2 m per second.
- **Reason for litigation.** A dispute regarding an actual case which must be evaluated by a lawyer in order to determine whether the case should be trialled in court.
- **Theft noticed in flagranti.** Obvious, visual case of theft, during which no threat about violence is issued and during which the theft is seen or felt by the Insured.
- **Time of arrival.** Date and time stated in the itinerary by the tour operator.
- **Travel period.** A travel period is defined as the number of days which the journey would have lasted according to documentation. A travel period starts when the Insured leaves his/her residence and lasts until the Insured arrives at the residence according to plan.
- **Travel companion.** A travel companion is listed on the same invoice/participation document as the Insured or has bought the journey in order to travel with the Insured.
- **Tropical disease.** Diseases which primarily occur in tropical or sub-tropical areas due to the climatic conditions.
- **Video equipment.** Video camera and complementary equipment.
- **War zone** is the areas or countries which are defined by Europæiske ERV to be war zones. A list defining war zones can be found at www.vip-online.com and www.bti.dk
In the event of litigation or arbitration, the original Danish version is the solely valid version of these insurance conditions.

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