EUROPÆISKE ERV

ERGO

Cancellation Insurance

Insurance Product Information Document

Company:
The insurance provider for this insurance is ERGO Forsikring A/S (ERGO Forsikring).
CVR-no. 62940514.
The provider is under supervision of the Danish Financial Supervisory Authority.

Product:
Cancellation Insurance.
Terms and Conditions 50002.
Valid from October 1st 2022.

This document provides a summary of the key information relating to this insurance product. Complete pre-contractual information can be found in the terms and conditions of the insurance available on www.erv.dk. Complete contractual information on this product is provided in the terms and conditions in combination with the individual insurance policy.

What is this type of insurance?

This insurance product is a cancellation insurance. You may insure trips, tickets, accommodation, rental cars, course fees or other events that are offered to the public and that are priced according to a fixed price list. The person taking out the insurance must be at least 18 years old and a permanent resident in Denmark, The Faroe Islands, Greenland, Norway or Sweden. The insurance applies to the persons listed in the insurance policy and who at the time of purchase are permanent residents of the EU/EES.

What is insured?

- ✓ Acute illness, also due to COVID-19, or injury involving you, a co-traveller or if involving a non-travelling close relative implying hospitalization.
- ✓ Unofficial walk-out by employees in your own company.
- ✓ Fire, flooding, burglary or storm damage in your private residence or own company.
- ✓ Resitting of an examination.
- ✓ If you due to medical reasons or pregnancy are unable to get a mandatory vaccination.
- ✓ Your employer's unexpected termination of your employment.
- ✓ If you begin a new job after unexpected termination and can't be granted time off for the scheduled trip.
- ✓ Divorce, separation or cessation of cohabitation.
- ✓ If you can't get the prior medical approval from ERGO Forsikring.
- ✓ If you can't embark on a motoring or camping holiday because of damage to your car or caravan.

What is not insured?

- ✗ Trips/events cancelled by the organizer.
- ✗ Expenses related to doctor's certificates or medical records etc.
- ✗ In the event of bankruptcy or intervention by authorities.
- ✗ If the reason for cancellation broke out or notice had been given before you took out the insurance.
- ✗ If the reason is a pandemic.

Are there any restrictions on cover?

- ! If the reason for cancellation was known when you purchased/booked the trip/event.
- ! If the reason for cancellation is pregnancy or birth. However, the insurance covers unforeseen complications that occur before week 37 of pregnancy.
- ! If you book the trip/event against your doctor's advice.
- ! If compensation has been paid from other insurance.
- ! If the reason for the cancellation is due to a pre-existing medical condition that has displayed symptoms and/or has been treated less than two months prior to the time of purchase of the insurance.

Where am I covered?

✓ The insurance provides cover in your country of residence until you depart on your trip or until the event begins. Trips/events all over the world may be insured.

What are my obligations?

In the event of a claim you must fill out a claims form at www.europaeiske.dk/en/private/make-a-claim/ and enclose all relevant documentation.

When and how do I pay?

The insurance must be taken out no later than 2 days after payment of deposit or the full payment of the trip/event unless otherwise agreed with ERGO Forsikring. You cannot take out the insurance any later than 3 days before a trip/event will commence. You may pay by using regular payment cards or the information in the invoice.

When does the cover start and end?

The period of validity is stated in your insurance policy. The cancellation insurance provides cover from the time you purchase your trip/the event and until the trip/event begins.

How do I cancel the contract?

The insurance can be terminated in writing by you or by ERGO Forsikring with at least 30 days' notice before the end of the period of validity of the policy/insurance. Moreover, you can always terminate the insurance with 30 days' notice before the end of a given month. In case you choose to use your right to terminate the insurance on short notice, ERGO Forsikring has the right to demand a fee. An overview of amounts for fees can be found here.

Right to withdrawal

There is no right to cancellation for travel insurance policies providing cover for up to 30 days. In case the insurance policy provides cover for more than 30 days, the following right of cancellation applies: a) You have the right to cancel in accordance with the Danish Act on Insurance Agreements in force at any given time. b) The deadline for the right of cancellation is 14 days. The deadline is calculated from the day on which the insurance terms and conditions are sent to you/received by you, but no earlier than the time at which you have received notification that the insurance agreement has been completed.