EUROPÆISKE ERV

ERGO

Incoming 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:
Travel insurance.
Terms & Conditions No. 71003.
Valid from December 6th 2022.

This document provides a summary of the key information relating to this insurance product. Complete precontractual information can be found in the terms and conditions of the insurance and is available at www.erv.dk. The terms and conditions in combination with the insurance policy constitutes the contract with ERGO Forsikring.

What is this type of insurance?

The insurance product is an incoming travel insurance for trips to the Schengen countries, to Greenland or the Faroe Islands. The insurance can be taken out by an individual person of minimum 18 years of age and who for the entire duration of the insurance period is a permanent resident of one of the Nordic countries, the Faroe Islands or Greenland. Any person, irrespective of nationality, can be insured. However, persons who have reached the age of 70 or during the trip will turn 70 cannot be insured. The insurance applies to the persons listed in the insurance policy.

What is insured?

✓ Illness and injury, including:
- Medical treatment.
- Hospitalization.
- Prescribed medication.
- Unexpected illness or complications during pregnancy and childbirth before week 37 of pregnancy.
- Pain relieving dental treatment (50% or expenses up to DKK 2.500).
- Physiotherapy, chiropractor and acupuncture (10 sessions/DKK 10.000).
- Ambulance transport and transfer to place of treatment.
- Expenses for food and accommodation if you are prescribed out-patient treatment (DKK 1.500/day).

✓ Repatriation including:
- Transport to your country of residence, either to place of domicile or to local hospital for further treatment.
- Expenses for returning your luggage.
- Repatriation of your mortal remains in case of your death.
- Funeral expenses at the location of your death instead of repatriation of remains if your relatives so wish.

✓ Personal liability:
- Bodily injury (DKK 10.000.000).

What is not insured?

✗ Illness, injury or other event arisen prior to your date of departure, including chronical medical conditions.
✗ Theft or damage of your luggage.
✗ Replacement purchase in case your luggage is delayed.
✗ Compensation for your own bodily injury.
✗ Escort or summoning.
✗ Expenses arising from participation in professional sport.
✗ Cancellation of your trip.

Are there any restrictions on cover?

! The insurance does not provide cover in your country of residence.
! For Illness, Injury and Repatriation the maximum cover sum is DKK 250,000/EUR 33,500.
! Treatment in private hospitals is not covered.
! Direct or indirect expenses incurred in connection with pregnancy or childbirth from week 37 of pregnancy.
! Treatment and repatriation are not covered if ERGO Forsikring finds that treatment can wait until you arrive back home.
! The personal liability insurance:

- Damage to property (DKK 5.000.000).

- Does not cover damages incurred while you are working or damages arisen from a contractual engagement.
- Loss or damages to items that you own or have on loan or hire are not covered.
- Damages caused while using a motor vehicle are not covered.

Where am I covered?

✓ The insurance provides cover within the Schengen countries, in the Faroe Islands and in Greenland.

What are my obligations?

- You must always give correct information, for instance regarding name, age, place of residence and nationality of all insured persons.
- In case of emergency you must contact ERGO Alarm.
- You must save receipts, medical certificates and other evidence documenting your claim. Your claim must be sent to ERGO Forsikring as soon as possible.

When and how do I pay?

You must buy the insurance no later than one week after arrival to a country within the Schengen area, to the Faroe Islands or to Greenland. The insurance can be paid using regular credit cards, by payment link or by invoice.

When does the cover start and end?

The validity period of the insurance is stated in your policy. The insurance can be taken out for trips up to a maximum 12 months.

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 until the end of the policy period. In addition, you can always terminate your insurance with 30 days' notice until the end of a calendar month. If you use the option to terminate on short notice, ERGO Forsikring is entitled to charge a fee. The tariff for various 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.