

Travel Insurance

Insurance Conditions No. 13216304

Valid from April 1, 2022

Contents

Part 1

Who, what, where and how? 3

Part 2

Yellow Cover 6

Cover for: Illness and Injury 6

Travel Insurance Basic 8

Cover for: Repatriation 8

Cover for: Medical escort 8

Cover for: Summoning 9

Cover for: Hospital accommodation of close relatives 10

Cover for: Curtailment 10

Cover for: Search and Rescue 11

Cover for: Evacuation 12

Cover for: Crisis help for insured parties 13

Cover for: Crisis help for relatives 13

Cover for: Luggage delay 13

Cover for: Excess in connection with motor vehicle hire 14

Travel Insurance Plus 15

Cover for: Dental treatment 15

Cover for: Physiotherapy and Chiropractic 15

Cover for: Erroneous medical treatment 16

Cover for: Missed departure 16

Cover for: Replacement car prior to departure 17

Cover for: Repatriation of car in the event of curtailment 17

Cover for: Holiday home insurance 18

Cover for: Ruined holiday 18

Cover for: Replacement trip (trips up to 30 days) 19

Supplementary covers 21

Winter sports 21

Cancellation 21

Luggage and Liability 23

Personal accident 26

Bonus covers 29

Cover for: Late arrival at destination 29

Cover for: Holidays in Denmark 29

Part 3

General conditions 32

Part 4

Definitions 36

When reading the terms and conditions, you should remember that:

1. Your insurance consists of both your policy and your insurance conditions. In Denmark, the Danish Law on Insurance Agreements is applicable.
2. The policy shows the covers you have chosen for your insurance.
3. You are personally responsible for ensuring that the information that appears in your policy is correct and corresponds to how you wish to be covered.
4. The insurance covers those injuries specified in the insurance conditions. Therefore, injuries or situations that are not specified directly are not covered. However, be aware of the general exclusions specified in Part 3 "General conditions" under the section: "General exclusions" and the exclusions specified under the specific cover.
5. You personally should be aware of which requirements and conditions are applicable in order for you or others included in the insurance policy to be covered, for example, in the form of which documentation you must present to us or instances where you must have prior medical approval in order to be covered by the insurance.
6. You must remember to purchase additional insurance if you require cover for, for example, longer trips, winter sports holidays etc.
7. If you purchase travel insurance without meeting the requirements for purchase, the travel insurance will not be valid and the premium, minus an administration fee, will be refunded upon request.
8. When we use the terms "you", "your" or "the insured" in the insurance conditions we mean, in all instances, the person or persons covered by the insurance policy in accordance with Part 1 under the section: "Who is covered by the insurance?"
9. When we use the term "we" or "Europæiske ERV", in all instances we mean Europæiske Rejseforsikring A/S, who are the insurers for this product.
10. All words marked with an * are defined at the end of insurance conditions.

Opening hours

Any questions?

If you have any questions regarding your insurance, the options available etc. you can look for the answer on our website at any time of the day or night. You are also welcome to contact our Customer Service:

Customer service:

Online: round the clock, at www.erv.dk
By telephone or e-mail: Monday – Friday.
You will find our opening hours at www.erv.dk

Telephone and e-mail

www.erv.dk

 +45 33 25 25 25

 info@erv.dk

Do you need prior medical approval?

If you require prior medical approval you can apply for it on our website at any time of the day or night. You can also contact our medical department:

Prior medical approval:

Online: round the clock, at www.erv.dk
By telephone or e-mail: Monday – Friday.
You will find our opening hours at www.erv.dk

www.erv.dk

 +45 33 25 25 25

 helbred@erv.dk

Have you been injured?

If you require emergency assistance you can contact our Emergency Centre at any time of the day or night:

Emergency Centre (emergency assistance)

Round the clock, all year round.

 +45 70 10 90 30

 alarm@erv.dk

If your injury is non-urgent you can contact our Claims Department:

Claims Department (non-urgent assistance)

You can report your claim via www.erv.dk or by calling us.

www.erv.dk

 +45 33 25 25 25

 skade@erv.dk

Part 1

Who, what, where and how?

In what ways can you be covered?

Your insurance consists of Yellow Cover, Travel Insurance Basic or Travel Insurance Plus and any additional cover you have chosen. You can purchase the insurance either as annual travel insurance* or single trip travel insurance*. The "Cancellation" supplement can only be purchased along with annual travel insurance*.

Your policy will show which cover you have chosen and also whether you have purchased annual travel insurance* or single trip travel insurance*. If you have purchased Travel Insurance Basic or Travel Insurance Plus as an annual travel insurance* you are automatically covered by the bonus covers from the date of your first renewal of your policy.

Note on the blue European Health Insurance Card

Be aware that it is a prerequisite to have the blue European Health Insurance Card in order for you to be covered under the Yellow Cover and Travel Insurance Basic for trips within the EU/EEA. Yellow Cover and Travel Insurance Basic will thus only cover expenses for "Illness and Injury" which are not already covered by the blue European Health Insurance Card in the EU/EEA country you are in.

The travel insurance covers private and public medical care. Public medical care should be chosen as first option provided it is available and of medically acceptable standard. Within the EU / EEA you are requested to provide your European health insurance card to Europæiske ERV or to our assistance company Europæiske ERV

Overview of cover	Yellow Cover	Travel insurance Basic	Travel insurance Plus	
Illness and Injury	✓	✓	✓	
Repatriation	No cover	✓	✓	
Medical escort		✓	✓	
Summoning		✓	✓	
Hospital accommodation of close relatives		✓	✓	
Curtailment		✓	✓	
Search and Rescue		✓	✓	
Evacuation		✓	✓	
Crisis help for insured parties		✓	✓	
Crisis help for relatives		✓	✓	
Luggage delay		✓	✓	
Excess in connection with motor vehicle hire		✓	✓	
Dental treatment		No cover		✓
Physiotherapy and Chiropractic				✓
Erroneous medical treatment				✓
Missed departure				✓
Replacement car prior to departure			✓	
Repatriation of car in the event of curtailment			✓	
Holiday home insurance			✓	
Ruined holiday Plus			✓	
Replacement trip (trips of up to 30 days)			✓	

Supplementary covers:
* Cancellation can only be purchased along with annual travel insurance.

Winter sports			
Cancellation (sum DKK 10.000 or 30.000)*	Cannot be purchased	Can be purchased	Can be purchased
Luggage and Liability			
Personal accident			

Bonus covers:
Only with annual travel insurance*, from the date of and including the first renewal:

Late arrival at destination	No cover	✓	✓
<i>Cover in Denmark for:</i>			
Curtailment	No cover	✓	✓
Crisis help for insured parties		✓	✓
Luggage delay		✓	✓
Repatriation of car in the event of curtailment	No cover		✓
Holiday home insurance			✓
Ruined holiday			✓
Replacement trip (trips of up to 30 days)			✓

Alarm, hereinafter referred to as Assistance company, who can then decide if public medical care is medically acceptable.

Note on excesses

Your insurance can be taken out with excess cover. Any excess will either appear on your policy or under the specific cover outlined in Part 2.

Note on winter sports

Please be aware that the insurance does not cover any form of injuries sustained in connection with winter sports* unless you have purchased Travel Insurance Basic with additional cover for "Winter sports" or Travel Insurance Plus with additional cover for "Winter sports".

What should you do if you have, or have had, a medical condition?

If you have an existing or chronic medical condition and wish to make sure that you are covered for injuries related to the existing or chronic medical condition during your trip you should apply for prior medical approval.

Examples of pre-existing or chronic medical conditions include but are not limited to cancer, pneumonia, chronic lung diseases, cardiovascular conditions including hypertension, diabetes, pregnancy complications, etc.

Prior to departure

Prior medical approval is always necessary to be evaluated how you are covered by the insurance during the trip, if the insured meets one or more of the criteria below:

- a) The insured party suffer from a serious chronic medical condition.
- b) The insured party is diagnosed with a new medical condition within 2 months of the date of departure.
- c) The insured party's existing or chronic medical condition(s) have not been stable for a period of 2 months prior to the date of departure.
- d) The insured party has a complicated pregnancy.
- e) The insured party is, or has within the 2 months preceding the date of departure, been under observation even though no diagnosis has been made.

The prior medical approval only applies to the current trip. The next time you travel, apply for a new medical pre-approval if you meet one of the criteria above.

Who can purchase insurance?

In order to be able to purchase insurance it is a requirement that the insured party has a national health service medical card which, during the period of travel*, entitles the holder to use the Danish Public Health Service or that the insured party is covered by Danish public health insurance in accordance with EU rules. When you purchase an insurance policy you must provide the CPR number(s) or date of birth for all insured parties.

The annual travel insurance* can be purchased with individual cover or family cover*.

If you purchase insurance with family cover*, the insurance in-

cludes you, your spouse, registered partner or partner, as well as your children, stepchildren and foster children who live in the same household as you and who appear in the policy and who have not yet reached 70 years of age on the date the insurance policy enters into force and/or is renewed.

The single trip travel insurance* can only be purchased with individual cover.

Supplement to the premium from the date on which you reach 70

A supplement to the premium is payable from the date on which the insured party reaches 70 years of age.

Single trip travel insurance*

If you have purchased single trip travel insurance* the following applies to you:

Age on planned return from the trip	Supplement to the premium
0 - 69 years	0%
70 - 79 years	50%
80 years or over	100%

Annual travel insurance*

If you have purchased annual travel insurance* the following applies to you:

Age on the date the insurance policy enters into force or upon annual renewal	Supplement to the premium
0 - 69 years	0%
70 - 79 years	50%
80 years or over	100%

Upon the first renewal of the insurance following the insured party's 70th and 80th birthdays, the premium will be adjusted automatically with the supplement above. This adjustment is part of the insurance agreement and must therefore not be regarded as a change to the insurance policy.

If the insured party is covered by a family cover before he/she reaches 70 years of age then he/she will no longer be covered by the family cover after he/she has reached 70 but instead will get individual cover under a separate policy.

When should you purchase insurance, at the latest?

You should purchase your insurance, including any supplementary cover, before you depart from Denmark.

The "Cancellation" supplement must be ordered and paid for upon the booking of the first trip the cancellation insurance is to cover or when you pay a deposit to the trip organiser.

When does your insurance enter into force?

The date on which your insurance cover enters into force is stated on your insurance policy. In order for the insurance to be valid you must adhere to the deadline on the demand for payment we will send to you.

Who is covered by the insurance?

The insurance only covers the person or those persons who are specified in the policy with their name and CPR number/date of birth and who have been the subject of a claim that is covered by the insurance. This also applies to family cover*. The individual insured parties have the cover that is specified in the policy.

For how long is the insurance valid?

Annual travel insurance* and single trip travel insurance*

In the case of both the annual travel insurance* and the single trip travel insurance* the cover takes effect from the moment you leave your address/place of residence in Denmark to commence your journey. The cover ceases again when you return home to your address/place of residence in Denmark. If your insurance period expires before you return home to your address/place of residence in Denmark, cover will cease upon the expiry of the insurance period. You can make multiple journeys within the insurance period.

Annual travel insurance*

If you have purchased annual travel insurance* the insurance is valid from the day on which it enters into force and until the next main due date. Upon renewal, the insurance is valid from the renewal date until the main due date. The insurance period is stated on your policy. Within the insurance period, which can amount to a maximum of 12 months, the annual travel insurance* only covers trips of up to 30 days' duration.

Single trip travel insurance*

If you have purchased single trip travel insurance*, the insurance is valid for the period you have chosen. The insurance period chosen is stated on your policy.

Where does the insurance cover?

You can choose to be covered for trips within Extended Europe* or throughout the entire world. The areas in which you have chosen cover are stated in your policy.

Apart from Bonus cover, the insurance only covers trips or stays outside Denmark. If you have purchased single trip travel insurance* which covers a trip lasting more than 30 days and during your period of travel* are unregistered with the Danish healthcare system, you will still be covered if you take your holidays in Denmark during the insurance period.

However, you are at no time covered for costs covered by the Danish Public Health Service. If, for part or the entirety of the period of travel*, you have not been covered by public health insurance it is a requirement that you comply with the rules for being registered in the Danish National Register of Persons when you arrive in Denmark.

Which trips does the insurance cover?

Depending on which cover you have chosen, different types of trip are covered:

Types of trip	Yellow Cover	Travel Insurance Basic	Travel Insurance Plus
Holiday trips* abroad	✓	✓	✓
Study trips* abroad	✓	✓	✓
Internships* abroad	No cover	✓	✓
Work placements* abroad		✓	✓
Au pair placements* abroad		✓	✓
Up to 1 day's employment* for a Danish employer		✓	✓
Employment abroad with no Danish employer		✓	✓

[1] It is a requirement for cover that the main purpose of the trip is for a holiday and that you work a maximum of 1 day during the trip.

[2] It is a requirement for cover that a maximum of 2 trips are planned from Denmark for the purpose of working abroad within a 12 month period (cross-border commuters, for example, are not covered).

Cover below Bonus cover

Holiday trips* in Denmark	No cover	✓	✓	
Study trips* in Denmark		No cover	No cover	No cover
Internships* in Denmark				
Work placements* in Denmark				
Au pair placements* in Denmark				
Employment* in Denmark				

Part 2

Yellow Cover

If you have purchased Yellow Cover your insurance only includes the events described below: "Yellow Cover". The cover you have chosen will be specified in your policy.

It is a prerequisite to have the blue European Health Insurance Card in order for you to be covered for "Illness and Injury" under the Yellow Cover for trips within the EU/EEA. Yellow Cover will thus only cover expenses for "Illness and Injury" which are not already covered by the blue European Health Insurance Card in the EU/EEA country you are in.



Cover for: Illness and Injury

✓ The insurance covers:

- a) Treatment of acute illness* and injury during the trip. It is a requirement that the doctor who treats you is licensed to do so in the country in which you are treated. Europæiske ERV is always entitled to repatriate* you for treatment in Denmark and postpone the treatment until after you have arrived home if Europæiske ERV deems this advisable.
- b) Medication prescribed by the treating doctor or Europæiske ERV.
- c) Hospitalisation in a two-bed bay.
- d) Unexpected illness or complications for the mother and/or the unborn child arising out of pregnancy or birth, including treatment of a child born prematurely, i.e. before the 37th week of pregnancy (36+6), if the conditions for coverage are otherwise fulfilled.
- e) An extension of your travel insurance with Europæiske ERV in the event that your return home is delayed beyond the cover period due to acute illness* or injury.
- f) Transportation by ambulance etc. to the nearest suitable place of treatment if Europæiske ERV deems such transportation necessary and advisable as a result of treatment failure at the present place of treatment.
- g) In the event of death during a stay abroad, cremation and burial there and then is covered if relatives* want this. Alternatively, the insurance covers repatriation to an undertaker/crematorium, including any legal costs related to the repatriation. In the event of cremation or burial there and then, the maximum amount covered by the travel insurance is equal to what it would cost for the body to be repatriated.
- h) The securing of an established travel route* outside Denmark's borders, in economy class or below, if you are not repatriated* following a covered injury but have not been able to follow your established travel route*. The travel insurance does not cover costs related to your return home* to Denmark in the event of a missed return home* unless you have taken out Travel Insurance Basic or Travel Insurance Plus which includes cover for: "Repatriation".
- i) Necessary additional expenses* for board and lodging if it is the opinion of the treating doctor and Europæiske ERV that you can be treated as an outpatient instead of in hospital.
- j) Additional expenses* for telephone calls to and from Europæiske ERV and Europæiske ERV's service offices around the world.

⚠ The insurance does not cover:

- a) Injury and illness which, prior to the trip:
 - has displayed symptoms and/or has been diagnosed by a doctor, physiotherapist or chiropractor, and
 - is covered by sections a to e under Part 1: "What should you do if you have, or have had, a medical condition" under the section "Prior to departure".
- b) If you have not consulted a doctor or have refused or discontinued treatment for the condition even though you should have known or suspected that the condition required treatment.
- c) If further treatment has been abandoned or you have been refused treatment.
- d) If you have been signed up for, referred for or are on a waiting list for assessment/treatment.
- e) If you have failed to turn up for a check-up within the 6 months prior to your date of departure and/or during the trip, you are given a check-up and treatment to keep an existing or chronic condition stable* and well-regulated.
- f) Medication not prescribed by a doctor.
- g) Treatment in Denmark
- h) Recreational trips or stays at a spa.
- i) Treatment and admission to hospital when Europæiske ERV has assessed that the treatment can wait until after your return home.
- j) Plastic surgery or cosmetic operations, or the consequences thereof, unless it has been part of the treatment for a serious injury requiring urgent treatment and the treatment has been approved by Europæiske ERV.
- k) Continued treatment and hospitalisation if you refuse repatriation* when Europæiske ERV has decided that you should be repatriated.
- l) Induced abortion.
- m) Direct or indirect costs arising in connection with pregnancy or birth from the 37th week of pregnancy (37+0), medically foreseeable assistance during delivery and any complications thereof, for instance planned Caesarean section, labor induction, epidural, etc.
- n) Dental treatment.
- o) Physiotherapy and chiropractic.
- p) Expenses arising because you have not followed the instructions of the treating doctor or Europæiske ERV.
- q) Substitution, replacement or repair of prosthetic devices*, spectacles, contact lenses, hearing aids or other functional aids.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is:

Yellow Cover: Unlimited

Travel Insurance Basic: DKK 1.000.000

Travel Insurance Plus: Unlimited

However, additional expenses* for board and lodging if you are treated as an outpatient rather than at a hospital, are only covered up to a maximum of:

Yellow Cover: DKK 1.000 per day

Travel Insurance Basic: DKK 1.000 per day

Travel Insurance Plus: 2.000 per day

Your insurance may include an excess which is only applicable to claims relating to "Illness and Injury". Any excess will be specified in your policy and is applicable to each claim.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report
- Doctor's certificate, copy of medical record or other documentation for illness or injury from the treating doctor or the hospital at your destination*. Information on diagnosis and treatment must be included.
- Original receipts for any expenses paid.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.

Travel Insurance Basic

If you have purchased Travel Insurance Basic your insurance also includes all cover described under "Yellow Cover": The cover you have chosen will be specified in your policy.

It is a prerequisite to have the blue European Health Insurance Card in order for you to be covered for "Illness and Injury" under Travel Insurance Basic for trips within the EU/EEA. Travel Insurance Basic will thus only cover expenses for "Illness and Injury" which are not already covered by the blue European Health Insurance Card in the EU/EEA country you are in.



Cover for: Repatriation

✓ The insurance covers:

If the insured party suffers a covered claim under the cover for "Illness and Injury", he/she will be covered for:

- Repatriation* to your home address or a hospital in Denmark if Europæiske ERV deems repatriation* necessary and advisable.
- Return of normal luggage to your home in the event that you have had to leave it behind due to repatriation*.
- Return home* to your address in Denmark if you have missed your scheduled journey due to an injury.
- Return home* for any children, stepchildren* or foster children* under 18 years of age who would have to continue the journey or trip alone if the parents or other co-travellers were to be repatriated*.
- Additional expenses* for transport to and from the place of treatment if we deem you unable to travel alone.

⚠ The insurance does not cover:

- Repatriation* arranged by yourself without the prior medical approval of Europæiske ERV or the cost of repatriation* that Europæiske ERV would not have had if Europæiske ERV itself had arranged the transportation.
- Transportation by air ambulance when it is Europæiske ERV's opinion that transportation can take place by other means.
- Repatriation* due to worries about the risk of contagion.



The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is:

Unlimited

However, additional expenses* for transportation to and from the place of treatment up to a maximum amount of DKK 1,000 per claim incident* are covered.



Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report
- Doctor's certificate, copy of medical record or other documentation for illness or injury from the treating doctor or the hospital at your destination*. Information on diagnosis and treatment must be included.
- Original receipts for any expenses paid.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.



Cover for: Medical escort

✓ The insurance covers:

If the insured party has a covered claim under the cover for "Illness and Injury" or "Repatriation", he/she will be covered for "Medical escort" if:

- the insured party suffers an acute illness* or serious injury and the treating doctor and Europæiske ERV expect it to result in hospitalisation for 3 days or more,

- the insured party suffers a life-threatening acute illness* or injury,
- the insured party cannot follow the planned travel route,
- the insured party has to be repatriated* and/or
- the insured party passes away.

If the above conditions are met, the insurance covers:

- a) The necessary expenses of the person accompanying the sick person on their return home* or the securing of an established travel route, in economy class or lower, if the established travel route* is changed or delayed so that the person accompanying the insured party can stay with them.
- b) Medical escort for up to 1 co-traveller on Travel Insurance Basic and medical escort for up to 2 co-travellers on Travel Insurance Plus. In addition, the insurance will cover medical escort for the insured party's own children, stepchildren* or foster children* under 18 years of age. If the insured party also takes advantage of the cover for "Summoning", the cover for "Medical escort" and "Summoning" covers the expenses of maximum 1 person on Travel Insurance Basic and a maximum of 2 persons on Travel Insurance Plus and the insured party's accompanying children, stepchildren* or foster children* under 18 years of age to accompany him/her in the event of a covered claim.
- c) Additional expenses* for the extension of the existing travel insurance with Europæiske ERV (for the duration of the medical escort).

The sum insured is:

Unlimited

However, additional expenses* for hotel stays, food and local transportation are only covered up to a maximum of:
Travel Insurance Basic: DKK 1.000 per person per day
Travel Insurance Plus: DKK 2.000 per person per day

The insurance does not cover:

Medical escort following the insured party's return to their home address or place of treatment in Denmark.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

Cover for: Summoning

The insurance covers:

If the insured party has a covered claim under the cover for "Illness and Injury" or "Repatriation", he/she will be covered for "Summoning" if:

- the insured party suffers an acute illness* or serious injury and the treating doctor and Europæiske ERV expect it to result in hospitalisation for 3 days or more,
- the insured party suffers a life-threatening acute illness* or injury,
- the insured party has to be repatriated* or
- the insured party passes away.

If the above conditions are met, the insurance covers:

- a) The reasonable and necessary expenses* of the person summoned for return travel from their place of residence, in economy class or lower, board and lodging in a hotel and local transportation.
- b) Summoning of up to 1 person on Travel Insurance Basic and summoning of up to 2 persons on Travel Insurance Plus, of the insured party's choice.

If the insured party also takes advantage of the cover for "Medical escort", the cover for "Medical escort" and "Summoning" covers the expenses of maximum 1 person on Travel Insurance Basic and a maximum of 2 persons on Travel Insurance Plus and the insured party's accompanying children, stepchildren* or foster children* under 18 years of age to accompany him/her in the event of a covered claim.

- c) Summoning, for up to 5 days following the outward journey from Denmark*, in the event of the insured party's death.
- d) If the person summoned does not have valid travel insurance at the time of their outward travel from Denmark*, they will be covered by Europæiske ERV Travel Insurance Basic (for the duration of the period for which they are summoned) if he/she meets Europæiske ERV's terms and conditions of insurance including the requirements for prior approval for pre-existing or chronic conditions.

The insurance does not cover:

- a) Cases where the insured party has to complete their re-

turn home* or be repatriated* within 3 days of the out-

ward journey of the summoned person from their place of residence.

- b) Cases where the insured party is discharged from hospital at their travel destination or, in the event of repatriation*, when the insured party arrives at their place of residence or place of treatment in Denmark.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The insured sum is:	Unlimited However, additional expenses* for hotel stays, food and local transportation are only covered up to a maximum of: Travel Insurance Basic: DKK 1.000 per person per day Travel Insurance Plus: DKK 2.000 per person per day
----------------------------	--

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report
- Doctor's certificate, copy of medical record or other documentation for illness or injury from the treating doctor or the hospital at your destination*. Information on diagnosis and treatment must be included.
- Original receipts for any expenses paid.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.

Cover for: Hospital accommodation of close relatives

The insurance covers:

If the insured party suffers a covered claim under the cover for "Illness and Injury" that results in him/her being admitted to hospital, the insurance covers:

Board and lodging for one relative* of the insured party of the insured party's choice. The insurance covers the whole period of hospitalisation abroad if the hospital has facilities to accommodate relatives*.

The insurance does not cover:

Expenses over and above the cost of board and lodging at the hospital.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is:	Unlimited
----------------------------	------------------

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report
- Doctor's certificate, copy of medical record or other documentation for illness or injury from the hospital in which the insured party is hospitalised*. Information on diagnosis and treatment must be included.
- Original receipts for any expenses paid.

Cover for: Curtailment

The insurance covers:

Return home* to Denmark and, if necessary, return travel, in economy class or lower, for you and a co-insured* travel companion* and any children, stepchildren* or foster children* under 18 years of age travelling with you if the trip has to be curtailed for one of the following reasons:

- a) Serious acute illness* or injury in your immediate family* in Denmark and, if Europæiske ERV considers that the illness or injury will result in hospitalisation for at least 3 days.
- b) Life-threatening acute illness* or injury in your immediate family* in Denmark.
- c) A death in your immediate family* in Denmark.

- d) Significant changes in your private or business circumstances which, for economic reasons, require your personal and immediate presence in Denmark, including, for example, bankruptcy, a major fire, burglary, flooding in your own home or business premises.

The insurance covers the return journey to the place from which you were summoned home or the securing of an established travel route* if, at the time of your return journey, there are at least 14 days remaining on the original trip's established travel period*.

The insurance does not cover:

- Curtailed, if you return home less than 12 hours before the originally scheduled time at which you were due to arrive home.
- The cost of your return home* arranged by yourself without the prior medical approval of Europæiske ERV and that Europæiske ERV would not have had if Europæiske ERV itself had arranged your return home*.
- If the event that resulted in you being summoned home occurred prior to your outward travel from Denmark* or could have been foreseen/expected to occur.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is:	Unlimited
----------------------------	------------------

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report
- Doctor's certificate, copy of medical record from the treating doctor or hospital in Denmark or a copy of the death certificate.
- In the event of bankruptcy, fire, burglary etc. you must submit a copy of the bankruptcy petition, police report or claim report.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.
- Original receipts for any expenses paid.

Cover for: Search and Rescue

The insurance covers:

If the insured party has been reported as missing to the police or other public authority for at least 24 hours, has been sighted within the last 5 days, their whereabouts have been established and Europæiske ERV deems a search necessary, the insurance covers:

- Expenses in the event of the local authorities demanding payment or a payment guarantee before the search or rescue operation is commenced.
- A search of up to 14 days' duration and within a radius of 50 kilometres of the place at which the insured party was last seen.

The insurance does not cover:

- Search and rescue in connection with kidnapping or hijacking.
- Expenses that Europæiske ERV would not have had if Europæiske ERV itself had organised a search and rescue operation.
- Expenses that are covered by the public authorities.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV. If several people are being searched for as a group, the search costs will be distributed equally between the number of persons involved.

If you wish to have a search or rescue operation launched you should contact Europæiske ERV. We cooperate with the Ministry of Foreign Affairs of Denmark and its international network when we deem it appropriate to the search and rescue effort.

The sum insured is up to:	DKK 100,000 per insured party but up to a maximum of DKK 300,000 per claim incident*.
----------------------------------	--

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report
- Doctor's certificate or medical record from the doctor or hospital providing treatment.

- Police report.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.
- Original receipts for any expenses paid.

Cover for: Evacuation

The insurance covers:

Additional expenses* for transport, board and lodging in a hotel, clothing and local transportation in connection with the evacuation to Denmark or to the nearest safe place on the first available opportunity in the following cases:

- When, due to the impending danger of natural disasters*, acts of terrorism*, the breakout of war or war-like situations, the Ministry of Foreign Affairs of Denmark advises against all travel to, or recommends evacuation from the area in which you find yourself.
- If the local authorities or the Ministry of Foreign Affairs of Denmark, in the event of impending natural disasters* order the evacuation of the area in which you find yourself.
- If, in the event of imminent danger of life-threatening epidemics, Statens Seruminstitut (SSI) advises against all travel to, or recommends evacuation from the area in which you find yourself.
- If you directly and personally are the victim of an act of terrorism*.

In addition, Europæiske ERV provides advice, guidance and assistance in the planning of an evacuation.

The insurance does not cover:

- If you travel to or within the area after local authorities, the Ministry of Foreign Affairs of Denmark or Statens Seruminstitut (SSI) have advised against all travel or have recommended evacuation from.

- If, in connection with the danger of life-threatening epidemics* there is a known vaccine against the disease.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is:	Unlimited However, additional expenses* for board, lodging, clothing and local transport in connection with an evacuation are covered up to a maximum of: Travel Insurance Basic: DKK 10.000 per insured party, per trip Travel Insurance Plus: DKK 15.000 per insured party, per trip
----------------------------	--

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Documentation for the incident that resulted in the evacuation.
- Travel documentation or other documentation for destination*, duration and purpose of the trip.
- Original receipts for any expenses paid.
- Documentation of e.g. prepaid return ticket and/or prepaid hotel/holiday home reservation that could not be used or refunded.
- Documentation of any reimbursement of prepaid expenses (e.g. airport taxes and fees).



Cover for: Crisis help for insured parties

✓ The insurance covers:

If you are involved in major accidents, violent traumatic incidents, natural disasters* or acts of terrorism* directly involving several persons. Europæiske ERV decides whether crisis help is to be instituted.

⚠ The insurance does not cover:

If you travel to or within the area after local authorities or the Ministry of Foreign Affairs of Denmark have advised against all travel there or have recommended evacuation from.



The insurance will reimburse:

Europæiske ERV will provide a professional crisis response service at the scene of the accident. The crisis help will end when you arrive home, at the latest.

The sum insured is:

Unlimited



Cover for: Crisis help for relatives

✓ The insurance covers:

If you have been involved in natural disasters*, acts of terrorism*, war/warlike situations or life-threatening epidemics* and where your relatives* ask for crisis help.

⚠ The insurance does not cover:

- Cases where you travel to or within the area after local authorities, the Ministry of Foreign Affairs of Denmark or Statens Seruminstitut (SSI) have advised against all travel or have recommended evacuation from.
- In connection with life-threatening epidemics* where there is a known vaccine against the disease.



The insurance will reimburse:

Europæiske ERV will provide a professional crisis response service by telephone for relatives* of the insured party. If we consider that crisis help in connection with the reception of insured parties is required by means of a face-to-face meeting, the insurance covers reasonable and necessary expenses* incurred by the relatives* for transportation within Denmark.

The sum insured is:

Unlimited



Cover for: Luggage delay

✓ The insurance covers:

Replacement purchase or rental of equipment if your checked luggage* on the outward journey does not arrive at your destination at the same time as you do.

⚠ The insurance does not cover:

- When the luggage* arrives at your destination.
- Expenses for transport in connection with luggage delays.
- If the delayed luggage* has been checked in on a means of transport other than the one used by you.
- If you have not reported the delay to the travel company/ travel agent and are therefore unable to present documentation for the luggage delay.



The insurance will reimburse:

The insurance covers reasonable and necessary expenses* for documented replacement purchase or rental of equipment when they have been approved by Europæiske ERV.

The sum insured is up to:

DKK 1.800 per insured party, per trip on Travel Insurance Basic and DKK 3.000 per insured party, per trip on Travel Insurance Plus

However, the amount insured is up to DKK 600 per insured party, per day on Travel Insurance Basic and up to DKK 1.000 per insured party, per day on Travel Insurance Plus, for up to a maximum of 3 days. Under no circumstances can the reimbursement amount to more than DKK 1.800 on Travel Insurance Basic and DKK 3.000 on Travel Insurance Plus per item of delayed luggage*

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Original P.I.R. (Property Irregularity Report) from the airline or airport or other documentation from the relevant transport company.

- Original receipts for any costs paid for replacement purchase or rental.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.



Cover for: Excess in connection with motor vehicle hire

The insurance covers:

Any excess in relation to claims on comprehensive insurance policies in respect of hired private cars, camper vans, motorcycles or scooters.

The insurance does not cover:

- a) Cases where the hired private car, camper van, motor cycle or scooter has not been covered by a comprehensive insurance policy.
- b) Cases where the driver, under the laws of the country in which the vehicle was hired or according to the rental contract, was not entitled to drive the vehicle.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Original hire contract.
- Police report or claim report.
- Original receipt for payment of the excess.
- Travel documentation or other documentation for the destination*, duration and purpose of the trip.

The insurance will reimburse:

The sum insured is up to:

Travel Insurance Basic: DKK 3.000 per trip.

Travel Insurance Plus: DKK 10.000 per trip.

Travel Insurance Plus

If you have purchased Travel Insurance Plus your insurance also includes all covers described under "Yellow Cover" and "Travel Insurance Basic". The cover you have chosen will be specified in your policy.

It is not a requirement to have the blue European Health Insurance Card in order for you to be covered for "Illness and Injury" under Travel Insurance Plus for trips within the EU/EEA.



Cover for: Dental treatment

✓ The insurance covers:

Expenses related to urgent dental treatment* abroad that is necessary due to acute toothache or damage to the teeth.

It is a requirement that the dentist who treats you is licensed to do so in the country in which you are treated.

✎ The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is up to:

DKK 3,000 per insured party, per trip.

⚠ The insurance does not cover:

- Treatment when Europæiske ERV has assessed that the treatment can wait until after your return home.
- If, before the claim, your teeth were weakened by fillings, root treatment or disease in the teeth, in the surrounding tissue or in the jaw, or if you have not followed a regime of regular dental care or have not completed treatment recommended by the dentist. In these cases, Europæiske ERV is entitled to refuse cover entirely or in part.
- Expenses for the replacement, repair or changing of prosthetic devices*.

📄 Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Medical record or certificate from the dentist treating you at the destination*, which states the diagnosis, treatment and price.
- Access to all relevant records.



Cover for: Physiotherapy and Chiropractic

✓ The insurance covers:

Expenses relating to urgent treatment by a physiotherapist or chiropractor abroad.

It is a requirement that the physiotherapist/chiropractor who treats you is licensed to do so in the country in which you are treated. It is also a requirement that the claim is covered by the insurance under "Illness and Injury".

✎ The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV

The sum insured is up to:

DKK 15,000 per insured party, per trip.

⚠ The insurance does not cover:

Treatment when Europæiske ERV has assessed that the treatment can wait until after your return home.

📄 Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Medical record or certificate from the physiotherapist or chiropractor treating you at the destination*, which states the diagnosis, treatment and price.
- Access to all relevant records.



Cover for: Erroneous medical treatment

✓ The insurance covers:

Compensation for lasting incapacity directly resulting from documented erroneous medical treatment when the treatment in question has been carried out by a qualified and licensed doctor during admission to hospital or outpatient treatment.

It is a requirement that the claim is covered under "Illness and Injury" whereby a qualified and licensed doctor at the destination* carries out treatment that entitles you to compensation in accordance with the principles in Chapters 3 and 4 of the Danish Law on Access to Complaints and Compensation in the Health Service in force at any given time.

⚠ The insurance does not cover:

- Erroneous treatment carried out by healthcare personnel other than a qualified and licensed doctor.
- Lasting incapacity resulting directly or be expected from an illness or injury.
- Cases in which the insured party has given his/her consent to treatment despite warnings from Europæiske ERV that the treatment offered does not meet the criteria for and recognised by Europæiske ERV's approved principles of treatment.

💰 The insurance will reimburse:

The liability for damages is determined in accordance with the principles in Chapters 3 and 4 of the Danish Law on Access to Complaints and Compensation in the Health Service in force at any given time and the amount of compensation is

calculated in accordance with the Danish Law on Liability for Damages in force at any given time.

The compensation constitutes the difference between the actual inconvenience suffered as a result of the erroneous medical treatment and the inconvenience which would have resulted anyway following proper medical treatment.

The sum insured is up to:

DKK 1,000,000 per insured party, per trip.



Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- All relevant medical records, x-ray and scan examinations and information on previous disease progressions.
- Doctor's certificate from the doctor treating you at the destination* and which specifies your diagnosis and course of treatment.
- Documentation relating to the erroneous medical treatment from the doctor treating you in Denmark.



Cover for: Missed departure

✓ The insurance covers:

Cases where you have to secure your established travel route* because you – through no fault of your own and without being able to predict it – arrive too late for a trip either by public transport or a trip arranged by a travel agency. It is a condition of cover that all tickets are booked and paid for at least 24 hours before departure. It is a condition of coverage that you have examined local weather and traffic conditions in reasonable time prior to departure, that may require you to calculate longer transport time.

⚠ The insurance does not cover:

- For costs that the transport provider, tour organizer or other sources are required to pay in accordance with law, regulations, conventions or claims for damages.
- Cases where you have purchased travel insurance less than 24 hours before your scheduled departure.
- In the case of flight connections where the official minimum transfer time has not been incorporated, i.e. the time the airlines and/or airports specify in their timetables as being necessary for flight transfers (Minimum Connecting Time). If you have not checked in through to your final destination, one (1) hour must be added to the official transfer time.

The insurance will reimburse:

The insurance covers reasonable and necessary additional expenses* for the securing of the established travel route – in the same class or lower as the original trip.

The sum insured is: **Unlimited**

However, additional expenses* for hotel stays up to a maximum of DKK 1,500 per insured party, per day and additional expenses* for food and/or local transportation is covered up to a maximum of DKK 500 per insured party, per day.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Documentation that can substantiate the reason for your missed departure.
- The original ticket or travel documentation and the new ticket.
- Original receipts for any expenses you have paid.

Cover for: Replacement car prior to departure

The insurance covers:

A replacement car in cases where you are unable to start your motoring holiday because your own car, prior to your departure, sustains damage in Denmark that is covered by the car's comprehensive insurance. Coverage is conditional on the car not being in legal condition and/or not being able to drive properly as a result of the damage. If the car does not have comprehensive insurance you will be covered by the insurance if the damage would have been covered by a standard Danish comprehensive insurance policy.

The insurance does not cover:

- Expenses related to the hiring of a motorcycle, camper van or trailer, mobile home etc.
- Expenses for fuel, oil, windscreen washer fluid etc.
- Expenses related to the collection or returning of a replacement car.

The insurance will reimburse:

- Expenses related to the hiring of a replacement car from 2 days before the scheduled departure from Denmark until the day after your scheduled return home. In all cases, the

cover will cease no later than 30 days after your departure or on the day the period of insurance ends, depending on which of the two dates is earliest.

- As a rule, compensation will be provided for the same type of car as your own, but Europæiske ERV reserves the right to provide a larger or smaller car. The replacement car is hired with free mileage and must be hired through a national car rental company in accordance with Europæiske ERV's instructions. The car is hired subject to the rental company's contract conditions, including liability and comprehensive insurance. The replacement car is collected from and returned to the car rental firm's address personally by you.

The insurance sum is up to:

DKK 25,000 per trip.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- You are obliged to provide documentary proof of the damage to your car and of your planned trip abroad in the form of pre-booked holiday accommodation etc.
- Original receipts for any expenses paid.

Cover for: Repatriation of car in the event of curtailment

The insurance covers:

Expenses for the repatriation of your car if you and all other passengers who are entitled to drive the car have your trip interrupted as a result of a covered claim under "Curtailment".

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* related to the repatriation of the car.

The sum insured is:

Unlimited

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Doctor's certificate, copy of medical record from the treating doctor or hospital in Denmark or a copy of the death certificate.

- In the event of bankruptcy, fire, burglary etc. you must submit a copy of the bankruptcy petition, police report or claim report.
- Travel documentation or other documentation for the price, destination*, duration and purpose of the trip.
- Original receipts for any expenses paid.

Cover for: Holiday home insurance

The insurance covers:

If the holiday home* you have booked and paid for becomes uninhabitable as a result of burglary, water damage, fire damage or a natural disaster* prior to your arrival, the insurance covers additional expenses* incurred in relation to the rental of an equivalent holiday home*.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* related to the rental of an equivalent holiday home*. Any amounts refunded or rental amounts not charged will be deducted from the compensation.

The sum insured is up to:

DKK 20,000 per trip.

Documentation in the event of a claim

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Documentary proof that the holiday home* could not be used and the reason for this.
- Copy of the original rental contract.
- Original receipts for any expenses you have paid.

Cover for: Ruined holiday

The insurance covers:

Compensation for ruined holiday days for the insured party if he/she has had a covered claim under "Illness and Injury", "Repatriation" or "Curtailment" because the insured party has been:

- a) affected by an acute illness* or injury which has resulted in the insured party not being able to participate in or carry out the activity that was the primary purpose of the trip. Illness or injury must be documented by a local doctor with authorisation at the destination and the documentation shall form the basis of our assessment of the extent to which the primary purpose of the trip could not be carried out. If the diagnosis and/or duration of the sickness period are not specified, we will assess what level of compensation the insured party is entitled to on the basis of the medical information we have received.
- b) hospitalised,

- c) repatriated*,
- d) summoned to return home or
- e) passed away.

The insurance does not cover:

- a) Ruined holiday days due to "Curtailment" and "Repatriation" if the trip is resumed.
- b) In connection with bone fractures, sprains or ligament injuries in the hands and fingers unless the insured party is unable to fulfil the purpose of the trip.
- c) Ruined holiday days beyond the originally planned travel period*.
- d) Ruined holiday days beyond the 30th day following the outward journey.
- e) Ruined holiday days for persons who have been summoned.

The insurance will reimburse:

- a) In cases where the insured party is hospitalised, repatriated, summoned to return home or passes away, reimbursement is covered thus:
 - For the insured party and up to 2 co-insured* parties with individual cover.
 - For the insured party and all travel companions from the household* who are co-insured with family cover.
 - In the event of "Curtailment" or "Repatriation" compensation is only provided for co-insured* persons if they return home with the insured party and do not make a return journey.
- b) If the insured party is affected by an acute illness* or injury, as described under "The insurance covers", section a) compensation is covered as follows:
 - For the insured party only, or
 - for the insured party and one co-insured* travel companion* if the insured party is under 16 years of age.
- c) The insurance covers the price of the trip per day* and compensation is calculated on the basis of the holiday days the insured party has had ruined. The originally planned travel period* and the price is used to calculate the price of the trip per day* irrespective of whether the duration of the trip is longer than 30 days.
- d) The compensation is calculated from and including the day on which the insured party consulted a doctor, was hospitalised, repatriated from the destination in connection with "Repatriation" or "Curtailment" or passed away.
- e) The compensation is calculated up to and including the date on which the insured party is discharged from hospital

or until he/she is once again able to participate in or carry out the activity that was the primary purpose of the trip.

- f) For the same day, compensation can only be paid once for each insured party, irrespective of whether compensation is paid under the cover for: "Ruined holiday", "Replacement trip" or "Late arrival at destination".

The sum insured is up to:

DKK 50,000 per insured party, per trip.

In any case, the total compensation payable can only amount to a maximum of DKK 200,000 per policy, per trip.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Doctor's certificate, copy of medical record or other documentation for illness or injury from the treating doctor or the hospital at your destination*.
- Information on diagnosis, treatment and duration of the illness must be included.
- In the event of curtailment: Doctor's certificate, copy of medical record from the treating doctor or hospital in Denmark or a copy of the death certificate. In the event of bankruptcy, fire, burglary etc. you must submit a copy of the bankruptcy petition, police report or claim report.
- Travel documentation or other documentation for the price, destination*, duration and purpose of the trip.

Cover for: Replacement trip (trips up to 30 days)

The insurance covers:

A replacement trip if the insured party has had a covered claim under "Illness and Injury", "Repatriation" or "Curtailment" and a minimum of 50% of the total scheduled travel period* has been ruined because the insured party has been:

- a) hospitalised,
- b) repatriated*,
- c) summoned to return home or
- d) passed away.

The insurance does not cover:

- a) A replacement trip in the event of "Curtailment" or "Repatriation" if the trip is resumed.
- b) In connection with bone fractures, sprains or ligament injuries in the hands and fingers unless the insured party is unable to fulfil the purpose of the trip.

- c) Replacement trips lasting longer than the originally planned travel period*.
- d) Replacement trips for trips of a duration of more than 30 days, regardless of whether or not this was planned.
- e) Replacement trips for persons who have been summoned.

The insurance will reimburse:

- a) In cases where the insured party is hospitalised, repatriated, summoned to return home or passes away, reimbursement is covered thus:
 - For the insured party and 2 co-insured parties* with individual cover.
 - For the insured party and all travel companions from the household* who are co-insured with family cover.
 - In the event of "Curtailment" or "Repatriation" compensation is only provided for co-insured* persons if they return home with the insured party and do not make a return journey.

- b) Compensation is calculated as follows: the cost of the trip per day* multiplied by the number of days in the originally planned travel period*.
- c) In the calculation of the extent to which 50% of the total planned travel period* has been ruined, the ruined period is calculated from and including the day on which the insured party was hospitalised, repatriated from the destination in connection with "Repatriation" or "Curtailement" or passed away. In the event of hospitalisation, the ruined period is calculated from and including the day on which the patient is discharged.
- d) For the same day, compensation can only be paid once for each insured party, irrespective of whether compensation is paid under the cover for: "Ruined holiday", "Replacement trip" or "Late arrival at destination".

The sum insured is up to:	DKK 50,000 per insured party, per trip. In any case, the total compensation payable can only amount to a maximum of DKK 200,000 per policy, per trip.
----------------------------------	---

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Copy of medical record or other documentation for illness or injury from the hospital treating you at your destination*. Information on the diagnosis, treatment and duration of the illness must be included.
- In the event of curtailment: doctor's certificate, copy of medical record from the treating doctor or hospital in Denmark or a copy of the death certificate. In the event of bankruptcy, fire, burglary etc. you must submit a copy of the bankruptcy petition, police report or claim report.
- Travel documentation or other documentation for the price, destination, duration and purpose of the trip.

Supplementary covers

Your policy will state whether you are covered by one or more of the supplementary covers below:

Winter sports

Cover for: Winter sports

The insurance covers:

With this additional cover, your insurance is extended to cover claims arising from your participation in winter sports* on trips of a maximum of 30 days' duration.

The insurance does not cover:

Trips of duration of more than 30 days, regardless of whether or not this was planned.

The insurance will reimburse:

Refer to the sections on the individual covers to determine what the insurance will reimburse. Your policy will state which covers are applicable to you.

Documentation in the event of a claim:

Refer to the individual covers to determine the types of documentation we may ask for. Your policy will state which covers are applicable to you.

Cancellation

Cover for: Cancellation

The insurance covers:

The cancellation of trips departing from Denmark. The cover applies to trips to anywhere in the world.

You are covered by the insurance if you are unable to commence your trip or fulfil the purpose of your trip due to:

- a) Death or serious acute illness* or injury to yourself, your immediate family* or travel companion*.
- b) Unofficial walk-outs by employees in your own company immediately prior to your departure from Denmark.
- c) Fire, flooding, burglary or storm damage in or to your private residence or company immediately prior to your departure from Denmark.
- d) Cases where you have to re-sit an examination because you failed it first time round or have had to cancel an examination for a registered SU full-time course of study due to acute illness* or injury. It is a requirement that the trip was booked and paid for prior to the examination and that the re-sitting of the examination is to take place during the travel period* or up to two weeks after your planned return home.
- e) Cases where you, on medical grounds, are unable to get a vaccination that is being introduced during the period of insurance and after booking the trip and which is a requirement for travel to the country you are to travel to.
- f) In cases where you are pregnant and cannot be vaccinated due to the risk it poses to the health of the foetus. It is a condition that you did not know you were pregnant when you bought the trip.
- g) Your employer's unexpected termination of your employment or lock-out of employees. The termination or lock-out must occur during the period of insurance and less than 3 months prior to departure.
- h) Cases where you start a new job due to your former employer unexpectedly terminating your employment with the result that you are unable to take holidays for the full duration of the trip.
- i) Divorce, separation or cessation of cohabitation. At the end of the cohabitation it is a condition that you and your partner have had the same address as registered in the National Register of Persons for a minimum period of 12 months prior to the cessation of cohabitation.

- j) Cases where you are unable to get the prior medical approval from Europæiske ERV that is required in order to purchase travel insurance. It is a condition that the ailments that result in you being unable to obtain prior medical approval were not present when you purchased the trip and cancellation insurance.
- k) Cases when you are unable to commence or complete motoring or camping holiday because your car or camper van sustains damage that is covered by a standard comprehensive insurance policy. The insurance only covers damage arising in the 8 days prior to departure.

The sum insured is up to:

DKK 10,000 per person, per policy period, or DKK 30,000 per person, per policy period.

The insurance period chosen is stated on your policy. If you have chosen DKK 10,000 as the insurance sum, the total compensation payable in all cases can only amount to a maximum of DKK 100,000 per family*, per policy period. If you have chosen 30,000 as the insurance sum, the total compensation payable in all cases can only amount to a maximum of DKK 200,000 per family*, per policy period.

 **The insurance does not cover:**

- a) Cases where the insurance incident occurs before the insurance has entered into force and/or the trip was booked.
- b) Cases where the acute illness* or injury that is the reason for the cancellation was present when the trip was booked. With regard to illness, it is a condition that no symptoms were present before the trip was booked. This applies regardless of whether the insurance entered into force before the illness or injury occurred.
- c) Cases where you were under observation for an illness or injury when the trip was booked and this is the reason for the cancellation.
- d) Other people's share of the cost of the journey, even though you paid for the entire trip.
- e) Trips or stays in Denmark.
- f) Following outward travel from Denmark*.

 **The insurance will reimburse:**

The insurance will cover your share of the cost of the trip which the travel agent can demand under the general terms and conditions of travel when the trip is cancelled during the period of insurance. This includes tourist services that were booked and paid for prior to departure.

Expenses related to doctor's certificates, medical records, residence certificates etc. are not covered by the insurance. These expenses must be paid by you.

In the event that your travel companion* passes away, suffers a serious acute illness* or sustains an injury, family* members and up to 3 insured parties can cancel.

 **Documentation in the event of a claim:**

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Travel documentation, flight tickets or other documentation proving the cost and purpose of the trip.
- In the event of death, acute illness* or injury: No later than the scheduled day of departure, the doctor treating you must complete a doctor's certificate outlining the diagnosis and date on which the symptoms of the illness or injury appeared.
- Unofficial walk-outs by employees: Documentary proof of such a walk-out.
- Fire, flooding etc.: Police report or claim report.
- Re-sitting of an examination: The time of the examination to be specified and documentation for a failed examination to be submitted. A doctor's certificate must be submitted in the event of illness and injury.
- Vaccination: Medical documentation proving that you are unable to receive the vaccination.
- Termination of employment or lock-out: Copy of the termination notice from your employer or notification of the lock-out.
- Unexpected termination and new job: Copy of termination notice from your employer and declaration of employment from new employer.
- Divorce etc.: Copy of divorce decree, separation petition or documentation from the National Register of Persons.
- Prior medical approval: Doctor's certificate.
- Claim on comprehensive insurance policy: Documentation for the claim on comprehensive insurance policy.

Luggage and Liability

Cover for: Luggage

✓ The insurance covers:

- a) Luggage*, when you are able to document, by means of a receipt or certificate of guarantee, how old the items are.
- b) All forms of theft of and damage to the aforementioned items.
- c) Theft of ready cash, securities and travellers' cheques carried on or by you or stored in a safety box.
- d) Loss of checked luggage* in connection with travel. The luggage* will only be regarded as lost when the carrier confirms that it has been lost.
- e) Your own excess on your contents insurance if a luggage claim that would otherwise have been covered under "Luggage and Liability" is fully covered by your contents insurance.
- f) Loss of or damage to luggage* which you have had to leave behind due to a claim that is covered under "Evacuation" or "Repatriation".

⚠ The insurance does not cover:

- a) Theft of or damage to mobile telephones, photographic equipment, video equipment, computer equipment, tablets, GPS devices, MP3 players, jewellery*, watches, spectacles or sunglasses during air travel unless they are taken on as hand luggage.
- b) Film, video or tape recordings, other digital recordings, manuscripts, drawings etc. over and above the value of the raw materials.
- c) Forgotten, lost or mislaid items.
- d) Theft of items that were not properly supervised.
- e) Indirect losses – for example, misuse of credit cards, misuse of mobile telephones, changing of locks etc.
- f) Luggage sent by means of transport other than the one you are using yourself.
- g) Wear and tear or gradual deterioration of suitcases, bags or other forms of packaging if the utility value remains unchanged.
- h) Theft of sports equipment*, unless the sports equipment has been securely stored under lock and key in the holiday home, motor vehicles, camper vans etc.
- i) Damage to sports equipment* whilst it is being used.
- j) Damage to or loss of luggage* in transit that is reported without the original P.I.R. (Property Irregularity Report).
- k) Items used for commercial purposes.
- l) Contact lenses or prosthetic devices*.
- m) Motor and trailer vehicles, boats, windsurfing equipment and accessories for these.
- n) Damage to luggage* as a result of normal usage, wear and tear, gradual deterioration, poor maintenance, improper use, incorrect power supply, mechanical or electronic

interference, manufacturing or material faults, damage sustained during repairs and cosmetic damage.

- o) Theft from an unlocked holiday home* when there is no visible sign of a break-in by force.

✏ The insurance will reimburse:

- a) Items will be reimbursed on the basis of what it would cost to re-purchase the item with deductions made on the scale below:

Age of item	General deduction in re-purchase value
Less than 2 years	No deduction
Up to 3 years	20%
Up to 4 years	30%
Up to 5 years	40%
At least 5 years	50%

Age of item	Deduction in re-purchase value in the case of electronic equipment 1)
Less than 1 year	No deduction
Op to 2 years	33%
Op to 3 years	66%
At least 3 years	100% (thus, no compensation is provided)

1) Smart phones, computer equipment, tablets, GPS devices, MP3 players or similar electronic equipment.

- b) Europæiske ERV can choose to have the damaged item repaired or pay an amount equivalent to the cost of the repair. If items cannot be repaired they must be sent to Europæiske ERV on request. Following payment for a replacement, the items belong to Europæiske ERV.
- c) Europæiske ERV is entitled, but not obliged, to return the items. If you do not wish the items to be returned, you will receive compensation equivalent to Europæiske ERV's costs for returning them.
- d) If an insured item consists of two or more components, compensation is only provided in relation to the value of the lost or damaged component.
- e) In the case of items whose age and purchase price cannot be documented by means of a receipt, certificate of guarantee etc. Europæiske ERV is entitled to determine appropriate compensation.

The sum insured is up to:**DKK 10,000 per insured party, per trip.**

If you have purchased family cover*, Europæiske ERV's compensation can only amount to a maximum of DKK 25,000 per trip.

However, ready cash, securities and travellers' cheques are covered up to a maximum of DKK 1,000 per insured party, per trip.

**Documentation in the event of a claim:**

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Police report from local authorities in the event of theft.
- P.I.R. (Property Irregularity Report) from the airline if your luggage* is lost or damaged whilst in the care of the airline.
- Original receipts, certificates of guarantee etc. showing the age, make and cost of the items.

Cover for: Personal liability**✓ The insurance covers:**

If, at any time and in accordance with the law of the land in which the claim is lodged, you are obliged to pay compensation for damage to property or personal injury according to the general rules for payment of damages outside contractual conditions, the insurance covers:

- The amount you are obliged to pay.
- Costs related to the settling of the compensation case.
- Damage to a rented holiday home/hotel and the property therein.

⚠ The insurance does not cover:

- Contractual matters.
- Matters that are directly or indirectly related to the execution of your business, including work placement* matters.
- Damage to property that you own, borrow, rent out, store, use, adapt or process, property left in your possession or which you are looking after for other reasons. However, damage to holiday homes* and the property therein is covered.
- Damage caused by animals.
- Damage caused by the use of seagoing vessels measuring 5 metres or more in length with a sail or engine or vessels of less than 5 metres in length if the engine power is greater than 5 HP.
- Damage caused during your use of any means of transport, for example, motor vehicles, camper vans, trailers or aircraft.
- Damage caused by you infecting others or transmitting a disease to others in any manner whatsoever.
- Fines or other penalties imposed by way of punishment.

**The insurance will reimburse:**

The insurance will cover any costs you are ordered to pay as a result of a covered claim. All costs must be approved in advance by Europæiske ERV.

The sum insured is up to:**Personal injury: DKK 10,000,000 per claim.****Damage to property: DKK 5,000,000 per claim.**

The maximum amount that Europæiske ERV may be responsible for paying compensation for an injury event is DKK 10,000,000 for personal injury and DKK 5,000,000 for damage property, if several insured persons travelling together are required to pay compensation, even if the event is covered by one or more policies purchased from Europæiske ERV. If multiple injuries or accidents occur at the same time, it is assessed as one injury if they are caused by the same liability action/incident.

**Documentation in the event of a claim:**

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Police report, acknowledgement of the report to the police or the claim report.
- Name and contact information for all implicated persons.
- Original bill or receipt for repair.
- Travel documentation or other documentation for the price, destination*, duration and purpose of the trip.

Cover for: Global legal assistance

✓ The insurance covers:

- a) With regard to specific and ongoing legal disputes arising during your trip abroad which could be brought before a court, the insurance covers:
 - Your own and your counterparty's legal fees. With regard to criminal proceedings, costs incurred up to and including the settling of the case at first instance are covered. If, at first instance, you are convicted of the offence your legal costs will be regarded as a loan that has to be paid back to Europæiske ERV upon demand with the addition of interest. The loan will incur interest at the rate set by the Danish National Bank + 4%.
 - Costs related to expert reports.
 - Expenses relating to unilaterally obtained specialist reports.
- b) Travel expenses resulting from you being called as a witness or for questioning at a court abroad.

⚠ The insurance does not cover:

- a) Civil court cases arising from disputes between you and the travel agency, the trip organiser, the transport provider or Europæiske ERV.
- b) Legal disputes that are directly or indirectly related to the execution of your business, including work placement* matters.
- c) Family and inheritance matters.

💰 The insurance will reimburse:

The insurance will cover any costs you are ordered to pay as a result of a covered claim. All costs must be approved in advance by Europæiske ERV.

The insurance sum is up to:

DKK 100,000 per trip.

With regard to criminal proceedings, the maximum covered is up to DKK 25,000 per trip.

The sum insured is the highest threshold for Europæiske ERV's obligation following a single claim incident*, irrespective of whether one or more insurance policies are taken out with Europæiske ERV. If an appeal is lodged, the aforementioned maximum amounts are applicable to the case overall.

There is an excess of 10% of the overall damage costs. However, the minimum amount of the excess is DKK 2,500. There is no excess if the economic conditions for legal aid in the country in which the case is instituted are met. If an appeal is lodged, the excess applies to every instance.

📄 Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Report to Europæiske ERV, submitted by you or your lawyer, as soon as the lawyer has taken the case on and before further steps are taken.
- Identification of and information about the counterparty.
- Allegation(s) made in the case.
- Particulars of the claim in brief, specifying the allegations on which the case can be supported.
- Information about which process steps of a cost-incurring nature are planned or, exceptionally, may be initiated, including specification of the risks involved in the process.
- Any additional information relevant to the case.

Cover for: Bail bonds

✓ The insurance covers:

- a) Bail bonds in connection with a payment which permanently or temporarily can release you or your belongings from detention by local authorities. The provision of a bail bond is provided in the form of an interest-free loan which has to be paid back to Europæiske ERV upon your/your property's release or upon request.
- b) An extension of your travel insurance with Europæiske ERV if your return home is delayed beyond the period of insurance due to detention by the local authorities.
- c) Summoning of one person if you are detained by the police for more than 48 hours.

- The insurance covers the reasonable and necessary expenses* of the person summoned for return travel from their place of residence, in economy class or lower, board and lodging in a hotel and local transportation.
- d) If the person summoned does not have valid travel insurance at the time of their outward travel from Denmark*, he/she will be covered by Europæiske ERV Travel Insurance Basic (for the duration of the period for which they are summoned) if they meet Europæiske ERV's terms and conditions of insurance.

The insurance does not cover:

Actual compensation claims, fines or other forms of penalty imposed as a punishment.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is up to:

DKK 100,000 per trip.

However, additional expenses* for hotel stays up to a maximum of DKK 1,500 per person, per day and additional expenses* for food and/or local transportation is covered up to a maximum of DKK 500 per person, per day.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Any information that can shed light on the matter. Among other things, you are obliged to submit relevant documents, including written particulars of a claim etc.

Personal accident

Cover for: Assault

The insurance covers:

If you sustain a provable personal injury as a result of an assault* abroad, the insurance covers:

- Psychological treatment at your place of residence or in Denmark.
- Compensation equivalent to the amount that a wrongdoer, under Danish legal practice, would be ordered to pay for a personal injury in accordance with the applicable Law on Liability for Damages if the personal injury had been sustained in similar circumstances in Denmark.

The insurance does not cover:

- Damage to property.
- Assault* by your travel companion*.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is up to:

DKK 500,000 per trip.

However, psychological treatment is covered up to a maximum of 10 consultation sessions of 1 hour's duration.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Police report for the reporting of the assault*.
- You must consult a doctor or a hospital immediately after the assault* and a doctor's certificate must be completed.
- Relevant medical and health information. You are obliged to undergo examination by a doctor of Europæiske ERV's choice if Europæiske ERV requests this.

Cover for: Permanent disability

✓ The insurance covers:

Invalidity compensation if you suffer permanent disability of at least 5% as a result of a personal accident* during a trip abroad.

The level of disability is determined once your state of health has stabilised, which means that your state of health is no longer expected to change significantly. However, this will be determined no later than 3 years after the personal accident* occurred.

⚠ The insurance does not cover:

- Cases where it cannot be proved that there is a causal relationship between the personal accident* and the injury. When assessing the incident, emphasis will be placed on whether or not it was likely to have caused personal injury. The incident in itself must be able to cause/explain the injury.
- Disability as a result of illness or the release of latent disease genomes, even though the illness arose because of or was exacerbated by a personal accident*.
- Exacerbation of the consequences of a personal accident* due to a known and existing or coincidental contiguous disease.
- Disability that is a result of you being infected with a disease, vira, bacteria, other microorganisms etc.
- Compensation for a disability that was present prior to the personal accident*.

✎ The insurance will reimburse:

The invalidity compensation constitutes the percentage of the insurance sum corresponding to the level of disability.

- The level of disability is determined according to the medical level of invalidity according to the National Board

of Industrial Injuries in Denmark's disability scale without taking account of your profession.

- Under no circumstances can the level of disability used for calculating compensation exceed 100%.
- An existing invalidity cannot lead to a higher level of compensation than it would if such an invalidity had not been present.
- It is a condition for the payment of compensation for degree of disability that you are alive at the time of payment.
- Europæiske ERV determines the level of disability. "If you disagree with the degree of disability assessed by Europæiske ERV, you have the opportunity to obtain an opinion from Arbejdsmarkedets Erhvervssikring (AES). If the AES sets the degree of disability higher than assessed by the Europæiske ERV, then Europæiske ERV applies this degree for payment. The costs relating to the National Board of Industrial Injuries in Denmark are split equally between you and Europæiske ERV.

The sum insured is up to:

DKK 500,000 per insured party, per trip.

📄 Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Precise description of the incident.
- Information regarding the name and address of the doctor/hospital who treated you abroad.
- Copy of the medical report or record.
- Police report, if such a report was made.
- Relevant medical and health information. You are obliged to undergo examination by a doctor of Europæiske ERV's choice if Europæiske ERV requests this.

Cover for: Loss of life

✓ The insurance covers:

Loss of life compensation if you die during the trip abroad as a result of a personal accident*.

⚠ The insurance does not cover:

- Loss of life, in cases where the cause is unknown.
- Loss of life, as a consequence of a personal accident* if the main cause of death is an existing disease or disease genome.

- Loss of life as a result of you being infected with a disease, vira, bacteria, other microorganisms etc.

✎ The insurance will reimburse:

The sum insured is up to:

DKK 250,000 per insured party.

However, insured parties under 16 years of age are only insured for up to DKK 25,000 per person.

The compensation will be paid to the insured party's closest relatives* unless the insured party has indicated otherwise in writing to Europæiske ERV.

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Death certificate.
- Europæiske ERV can ask for an autopsy to be carried out and also ask to see the result of the autopsy.

Cover for: Dental injury

The insurance covers:

The cost of dental treatment if, as a result of a personal accident* during a trip abroad, you sustain a dental injury. The dental treatment must be commenced abroad but can be completed in Denmark, if necessary. It is a requirement that the dentist who treats you is licensed to do so in the country in which you are treated.

The insurance does not cover:

- a) Damage caused by chewing*.
- b) The cost of dental treatment carried out more than 1 month after your return home to Denmark.
- c) Renewed treatment that can be related to the same injury.
- d) Expenses for the replacement, repair or changing of prosthetic devices*.
- e) If, before the claim, your teeth were weakened by fillings, root treatment or disease in the teeth, in the surrounding tissue or in the jaw, or if you have not followed a regime of regular dental care or have not completed treatment recommended by the dentist. In these cases, Europæiske ERV is entitled to refuse cover entirely or in part.

The insurance will reimburse:

The insurance covers reasonable and necessary expenses* when they have been approved by Europæiske ERV.

The sum insured is:

Unlimited

Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Precise description of the incident.
- Information regarding the name and address of the dentist who treated you abroad.
- Copy of the medical/dental report or record.
- Police report, if such a report was made in connection with the personal accident*.
- Relevant information from the dentist who is treating or has treated you. Also, you are obliged to undergo examination by a dentist of Europæiske ERV's choice if we request this.

Bonus covers

If you have purchased Travel Insurance Basic or Travel Insurance Plus as an annual travel insurance* you are automatically covered by the bonus covers from the date of and including the first renewal of your policy.

By way of bonus cover, you receive cover for "Late arrival at destination" and "Holidays in Denmark". The scope of the cover in Denmark depends on whether you have chosen Travel Insurance Basic or Travel Insurance Plus. See the overview on the next page.

Cover for: Late arrival at destination

✓ The insurance covers:

Ruined holiday days for insured parties if they, through no fault of their own, arrive at their destination* more than 8 hours late, calculated in relation to the arrival time* the travel agent has notified you of in writing. The insurance only covers late arrival at your initial destination* in cases where the trip includes multiple destinations*.

⚠ The insurance does not cover:

- Cases where the travel agent has given an incorrect date of departure or arrival time* or where compensation has been provided from the other party.
- Ruined holiday days beyond the originally planned travel period*.
- Ruined holiday days for persons other than the insured party, even though they are affected by the insured party's claim.

💰 The insurance will reimburse:

The insurance covers the price of the trip per day* for the insured party in respect of his/her holiday days that have been ruined.

The originally planned travel period* and the price is used to calculate the price of the trip per day* irrespective of whether the duration of the trip is longer than 30 days. The first day of the holiday is compensated after an 8 hour delay and, if applicable, for each 24 hours' delay.

For the same day, compensation can only be paid once for each insured party, irrespective of whether compensation is paid under the cover for: "Ruined holiday", "Replacement trip" or "Late arrival at destination".

The insured sum is:

Unlimited

📄 Documentation in the event of a claim:

Below are examples of the documentation we may require in the event of a claim:

- Claim report.
- Travel documentation or other documentation for the price, destination*, duration and purpose of the trip.
- Documentation from the travel agent, guide etc. on the length of the delay and its cause.

Cover for: Holidays in Denmark

✓ The insurance covers:

In the case of holidays in Denmark incorporating at least 2 overnight stays, the insurance covers stays in the holiday home*, at festivals, at institutions of higher education or at holiday centres.

It is a condition that the holiday is taken outside the municipality in which you are resident. You are covered by the insurance from the moment you leave your home address and begin your trip until it ends with your arrival back at your address. "Curtailed" and "Repatriation of car in the event of

curtailed" cover the insured party until arrival at their home address in Denmark.

In the event of claims covered by "Ruined holiday" and "Replacement trip", the travel period* starts the moment you leave your home address and lasts until the moment you are scheduled to arrive back at your home address.

The insurance will reimburse:

See under the individual cover sections "Curtailement", "Crisis help for insured parties", "Luggage delay", "Repatriation of car in the event of curtailement", "Holiday home insurance", "Ruined holiday" and "Replacement trip" for details of what is reimbursed by the insurance. Your policy tells you whether you have purchased Travel Insurance Basic or Travel Insurance Plus.

Documentation in the event of a claim:

See under the individual cover sections "Curtailement", "Luggage delay", "Repatriation of car in the event of curtailement", "Holiday home insurance", "Ruined holiday" and "Replacement trip" for details of which types of documentation we may require. Your policy tells you whether you have purchased Travel Insurance Basic or Travel Insurance Plus.

Bonus Covers:	Travel Insurance Basic	Travel Insurance Plus
Curtailement	✓	✓
Crisis help for insured parties	✓	✓
Luggage delay	✓	✓
Repatriation of car in the event of curtailement	No cover	✓
Holiday home insurance		✓
Ruined holiday		✓
Replacement trip (trips up to 30 days)		✓

General exceptions

The insurance does not cover expenses which – irrespective of your state of mind or sanity – relate to, are caused by or have arisen as a direct or indirect consequence of:

- a) Wilful or grossly negligent actions or omissions.
- b) The abuse of alcohol, narcotics or medication, involvement in fights, self-inflicted effects of narcotics or other intoxicating substances, suicide or attempted suicide.
- c) Self-inflicted intoxication, if the intoxication is a contributory factor in the claim. However, this does not apply to the cover for "Illness and Injury", "Repatriation", "Medical escort", "Summoning", "Hospital accommodation of close relatives", "Curtailement", "Search and Rescue", "Evacuation", "Crisis help for insured parties", "Crisis help for relatives", "Dental treatment", "Physiotherapy and Chiropractic" and "Erroneous medical treatment".
- d) Professional sports* and training for them.
- e) Winter sports*, unless you have purchased the supplement "Winter sports".
- f) Participation in scientific expeditions*.
- g) Active participation in war, riots etc.
- h) Indirect losses.
- i) Travel to countries/areas that the Ministry of Foreign Affairs of Denmark have advised all travel against. However, insured parties who are already in a country or area at the time the country or area are advised against all travel by the Ministry of Foreign Affairs of Denmark, will be covered for a period of up to a maximum

of 14 days on the condition that the insured party leaves the area/is evacuated on the first available opportunity after which all cover in the area in question ceases.

- j) Strikes, lock-outs, arrest, commandeering or other measures enacted by public authorities of any kind, including operating losses, additional costs, lost turnover, etc. or compensation for tort or violation, unless it is stated otherwise under the conditions for the individual cover.
- k) Release of atomic energy, ionising radiation, irradiation from radioactive fuel or waste.
- l) Cases where the insured party opposes or does not follow instructions issued by Europæiske ERV.
- m) Cases where the insured party does not allow him/herself to be repatriated.
- n) Motor racing, where two or more persons compete against each other using motor vehicles (excluding Go-karts).
- o) Craft activities, offshore activities, manufacturing activities, policing activities, machinery operation, mining activities, oil refinery, assembly and breakdown activities, firefighting and work performed by pilots.
- p) Damage that was anticipated prior to departure.
- q) Medical travel*. However, this does not apply to dental treatment.

In cases where Europæiske ERV are put at risk of acting in breach of international sanctions, Europæiske ERV are not obliged to provide cover for damages.

Limitations in the event of duplication of insurance

The insurance does not cover claims for damages that are covered by another insurance policy. However, the compensation for disability and/or loss of life in the event of a personal accident* is not limited by the purchase of another insurance policy. In the event of

a claim you must always inform us if you have taken out insurance with another company, including whether you are the holder of a credit card.

Personal data processing and disclosure of information

Europæiske ERV values your privacy. We will only use your personal data for legitimate legal insurance related purposes and only retain your data for the duration required by our operational purposes and applicable law. Europæiske ERV will only disclose your personal data to third parties when it has a legal purpose, for example, when it is needed to fulfil our agreement with you. 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. Read

more on our web page erv.dk

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

General exceptions

from the 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.

Part 3

General conditions

Inaccurate information

It is important that the information, including health information, given to Europæiske ERV is precise and correct. If information is concealed or incorrect answers are given to questions that could

have a bearing on Europæiske ERV's assessment of a claim, compensation may be reduced or cancelled.

Index regulation of insurance sums

The stated insurance sums are not regulated.

Index regulation of the premium

The premium is index-regulated every year on the policy's main due date on the basis of the consumer price index published by Statistics Denmark for June of the previous year. The index shows the development in prices from June two years ago in relation to

June the following year. In the event that the consumer price index is no longer published or the basis of its calculation is changed, Europæiske ERV is entitled to set new rules for index regulation in the future.

Changes to premiums and terms and conditions

Europæiske ERV can, at any time and without specific reasons, notify changes to the insurance, including but not limited to changes to insurance conditions, premiums, excesses and insurance sums. At least 30 days' warning should be given before the main due date for the insurance policy.

If you pay for the insurance for a new period you are simultaneously accepting the notified changes. Index regulation or changes resulting from legislative changes are not regarded as a change to the insurance policy that warrants notification.

Payment of the premium

Payment is demanded via NETS Direct Debit Betalingservice, payment slip or another agreed form of payment. Depending on the form of payment, we may add an administration fee.

The payment demand will be sent to the address you have given to Europæiske ERV. You must inform Europæiske ERV immediately if you change your address.

When demanding payment of the premium, the non-life insurance fee is calculated in accordance with the applicable law on fees for non-life insurance policies or any other fees payable to the government.

Payment of first premium

The first demand for payment of the premium will show when co-

ver ends if you do not pay the first premium on time.

Payment of subsequent premiums

When paying subsequent premiums, you must adhere to the payment deadlines specified on the chosen payment method. If you do not pay on time, Europæiske ERV will send a payment reminder which includes information on the consequences of late payment. At the same time, Europæiske ERV may demand any administration and reminder fees. In case of delayed premium payment the insurance lapses and possibly the right to ongoing compensation lapses thereafter.

Cessation of the insurance

If you have purchased annual travel insurance*, it will normally run for one year at a time and will be renewed automatically until you or Europæiske ERV terminate the insurance.

If you have purchased single trip travel insurance* it will cease automatically when the policy period expires.

Right of cancellation

There is no right of cancellation for travel insurance policies that provide cover for up to 30 days.

In the case of travel insurance policies providing cover for more than 30 days, the following right of cancellation applies:

- a) You have the right to cancel in accordance with the law 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 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 concluded. If, for example, you receive the terms and conditions of insurance on Monday the 1st, you have up to and including the 15th. If the deadline expires on a public holiday, a Saturday, Sunday or Constitution Day, you can wait until the next working day.
- c) You must inform Europæiske ERV that you have changed your mind about the agreement before the expiry of the cancellation deadline. If this notification is sent by post, you must send the letter before the expiry of the deadline. If you would like to ensure that you have given notification about your change of mind regarding the agreement in good time you can send the letter by registered post and retain the receipt.

Notification that you have changed your mind about the agreement should be sent to:
Europæiske ERV,
Frederiksberg Allé 3, 1790 Copenhagen V, Denmark. info@erv.dk

Cancellation of the insurance by you or us

The insurance can be cancelled in writing by you or by Europæiske ERV when there is at least 30 days' notice until the expiry of the policy period.

In addition, you can always cancel the insurance by giving 30 days' notice to the end of a calendar month. If you take advantage of the opportunity to cancel the insurance with a shorter notice period, Europæiske ERV is entitled to charge a fee.

Cancellation by you or us in connection with a reported claim

Following every reported claim, you or Europæiske ERV can cancel the insurance by giving 14 days' notice. The insurance must be cancelled in the interval between the reporting of the claim and up to 14 days following Europæiske ERV's payment or rejection of the claim. We will not refund the premium if you cancel the insurance in the event of a claim.

Instead of cancelling the insurance with the same notice, we can also choose to apply tightened terms and conditions to your insurance policy if we become aware of any special risks, for example, in your claims history. Such tightened terms and conditions may include increased premiums, the requirement for prior medical approval for forthcoming trips or limitations to the cover.

Fees

Europæiske ERV can introduce and change fees for services provided and charges to the extent that such changes are required to ensure that Europæiske ERV's actual costs are covered. General increases and new fees are publicised on Europæiske ERV's website

and will not be implemented until one month after they have been publicised on the website.
You can also obtain an overview of any charges by contacting Europæiske ERV.

Recourse

Following a pay-out from this insurance, Europæiske ERV will be fully and completely subrogated in all the insured party's rights vis-à-vis third parties. Third parties are defined as both private companies and public authorities in Denmark and abroad who are, or can be made, liable to pay compensation or a contribution in connection with any case regarding a claim under this insurance.

Europæiske ERV may, at its own expense, take over the insured party's rights in respect of such a third party up to a limit of the amount Europæiske ERV has paid out. The insured party is obliged to cooperate with Europæiske ERV, which includes the obligation to sign a power of attorney agreement if this is required, and the insured party must, within reason, obtain all the information and all the

documentation required by Europæiske ERV in order to render its subrogation rights valid and to enforce them. Europæiske ERV may,

at its own expense, bring a case against any such third party in the insured party's name.

Transfer of compensation claims

No person may pledge or in any other way transfer the rights conferred upon him/her by way of this insurance in any other way without Europæiske ERV's prior written consent.

Public cover

Europæiske ERV is not obliged to cover expenses that are covered by public authorities, including Rejsegarantifonden, regardless of whether the coverage is direct or indirect.

Complaints

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

Europæiske ERV
Frederiksberg Allé 3
DK- 1790 Copenhagen V
FAO: Customer Embassy
E-mail: customerembassy@erv.dk

If you are not happy with ERV's handling of a complaint and if your subsequent contact with Europæiske ERV does not result in a satisfactory conclusion, you can complain to:

Ankenævnet for Forsikring (Insurance Appeals Board)
Anker Heegaards Gade 2
1572 Copenhagen V
Telephone (+45) 33 15 89 00 (between the hours of 10.00 and 13.00)
www.ankeforsikring.dk

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

- Europæiske ERV
- Ankenævnet for Forsikring
- Danish Insurance Association, Philip Heymans Allé 1, 2900 Hellerup, Telephone (+45) 41 91 91 91 (between the hours of 10.00 and 13.00)

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

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

Venue

The Danish Insurance Contracts Act applies to this insurance agreement and terms and conditions, if not specifically stated otherwise.

Any dispute arising from the insurance agreement must be subject to Danish law and can be decided by City Court ("Byretten") of Copenhagen, Denmark.

Acts of terrorism An action, including – but not limited to – violence or threats to use violence, committed by one or more persons, irrespective of whether they are working independently or in connection with one or more organisations and/or authorities, committed for political, religious, ideological or ethnic reasons or justifications, including those acts committed with the intention of influencing a government and/or to spread fear among the public or sections of the public. In order to characterise the action as ter-

rorism, it is a requirement that the action is designed to influence a government and/or to spread fear among the public or sections thereof.

Acute illness Sudden new illness, justified suspicion of a sudden new illness or sudden unexpected worsening of a chronic or existing ailment.

Additional expenses Expenses the insured party has to pay exclusively as a result of a covered claim. If the expenses would have been paid regardless of the claim, they are not classed as additional expenses.

Annual travel insurance As a rule, the insurance runs for one year at a time, is automatically renewed upon its expiry and allows you to make multiple trips within this period. The individual trip may be up to a maximum of 30 days' duration.

Arrival time Date and time (local time) specified by the travel agent etc. in an itinerary etc.

Assault Provable personal injury sustained by a wilful criminal offence.

Au pair placement Placement in which the insured party resides abroad and carries out childcare duties and light housework for a family.

Claim incident A situation which results in one or more claims and which involves one or more claimants.

Co-insured A person who has the same cover with Europæiske ERV as the insured party, has the same outward and return travel time as the insured party and who is travelling along with the insured party throughout the entire journey.

Damage caused by chewing Damage to teeth, including false teeth, caused by eating or chewing.

Departure time Date and time of your departure from Denmark.

Destination The trip's destination.

EEA countries Iceland, Liechtenstein, Norway and the EU countries as defined below. Overseas departments, colonies or areas belonging to the aforementioned countries are not covered unless they are specifically mentioned above.

Employment Paid or unpaid work in your employer's or your own company's interests.

Employment abroad Covered paid or unpaid work abroad whereby you do not travel in your employer's or your own company's interests.

Epidemic Rapid and uncontrollable spread of an infectious disease to a large number of people within a specific area and within a relatively short space of time.

Established travel route Travel route that can be documented by means of an account of a journey from the travel agent, purchased air, train or bus tickets and/or booked overnight accommodation.

EU countries (besides Denmark) Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal (including the Azores), Romania, Slovakia, Slovenia, Spain (including the Canary Islands), Sweden. Overseas departments, colonies or areas belonging to the aforementioned countries are not covered unless they are specifically mentioned above.

Extended Europe EU/EEA countries and the following countries and territories: Albania, Algeria, Andorra, Belarus, Bosnia and Herzegovina, the Channel Islands, Egypt, the Faroe Islands, Gaza, Gibraltar, Greenland, Iceland, Isle of Man, Israel, Jordan, Lebanon, Libya, Macedonia, Morocco, Moldova, Monaco, Montenegro, Palestine, Russia (up to the Ural Mountains), San Marino, Serbia (including Kosovo), Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom, the Vatican City, and the West Bank. Overseas departments, colonies or areas belonging to the aforementioned countries are not covered unless they are specifically mentioned above.

Family Spouse, registered partner, co-habitee, children, step-children, grandchildren, children-in-law, parents, foster parents, parents-in-law, siblings, step-siblings, grandparents, sister-in-law, brother-in-law.

Family cover You, your spouse, your registered partner or co-habitee, and your children, step-children and foster children living in the same household as you as specified in the policy.

Foster children Children with the same address as you as registered in the National Register of Persons and for whom you have been approved by the municipality as the child's guardian.

Foster parents Persons who are not your biological parents or step-parents but who have been approved by the municipality as your guardians.

Foster siblings Persons who are not your biological siblings or step-siblings but with whom you live or have lived with along with your parents, step-parents or foster parents at the same address as registered in the National Register of Persons.

Holiday home Rented summerhouse, rented holiday apartment, rented holiday cabin or hotel room.

Holiday trip A trip, the purpose of which is solely for a holiday and which does not involve any form of work, study, work experience etc.

Household You, your spouse, your registered partner or co-habitee, and your children, step-children and foster children under 18 years of age who live at the same address as you as registered in the National Register of Persons.

Part 4

Definitions

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

Immediate relatives Always defined according to the relevant legislation at the time of death. As of May 2014, according to the relevant applicable legislation, immediate relatives are defined as: The deceased's spouse, registered partner or co-habitee who has been registered in the National Register of Persons as living at the same address as the insured party for at least 2 years. If there is no spouse, registered partner or co-habitee, the immediate family is defined as the deceased's heirs of the body (children or grandchildren). Otherwise, the immediate family is defined as the deceased's heirs according to their will and testament.

Internship Stays during which you are registered with an educational institution abroad.

Jewellery Items containing gold, silver, platinum, pearls and/or other precious stones.

Joint-custody child You or your spouse/co-habitee's child, from a previous relationship, who lives with you for fixed periods.

Luggage Belongings which the insured party has taken with them on a trip, such as hand luggage or checked luggage. Belongings the insured party has purchased and/or acquired on the trip are also covered.

Medical travel All forms of travel undertaken for the sole purpose of receiving treatment at a clinic, hospital etc.

Natural disaster A non-human-induced, catastrophic situation that triggers the forces of nature, including earthquakes, volcanic eruptions, hurricanes/typhoons/cyclones, storms, tornadoes, floods, tidal waves and tsunamis.

Outward travel from Denmark.

- by sea, when a ferry or boat sets sail from a port,
- by land, when a border is crossed,
- by air, when the aircraft is in the air.

Personal accident A sudden, externally induced impact on the body which leads to an immediate, visible injury. In the event of arms and legs being injured, it is not a requirement that it is an externally induced impact.

Price of the trip per day The price of the trip per day is the average travel expense per day which is calculated by taking the original total price of the trip minus the price of the insurance itself, and dividing by the original number of travel days. Possibly refunded amount from tour operator or similar is deducted. The number of days the insurance covers is calculated on the basis of the number of holidays which you can document have been ruined. It is a condition that other tourist services are booked and paid for prior to the outward journey. When travelling in your own motor vehicle, you will be reimbursed at DKK 100 per day, per insured party to cover the cost of petrol, tolls and mileage charges (maximum of DKK 400 per day, per vehicle) and the cost of the trip per day for accommodation, other forms of transport and other tourist services in relation to the above.

Professional sport Any sport that does not fall under the following definition of amateur sport: Amateur sport is practised for your own pleasure without contractual obligations to a club, individual, club sponsor etc. and without the sportsman/woman

receiving any form of remuneration other than their travel and accommodation costs paid. Sports clothing, apparatus etc. which the sportsman/woman receives or is provided with, and any minor prizes, including cash prizes which the sportsman/woman has the chance to win in connection with playing his/her sport are not regarded as remuneration.

Prosthetic devices Artificial limbs, including false dentures and teeth.

Reasonable and necessary expenses Expenses that are the most economical solution.

Relatives Spouse, registered partner, co-habitee, children, step-children, grandchildren, children-in-law, parents, foster parents, parents-in-law, siblings, step-siblings, grandparents, sister-in-law and/or brother-in-law.

Repatriation Transport prescribed by a doctor from the country in which the claim originates to Denmark. Repatriation is normally by air ambulance or a standard scheduled or chartered flight in accordance with Europæiske ERV's assessment.

Return home Travel back to Denmark whereby you travel as a healthy person in the same class or lower as the originally booked journey home.

Scientific expeditions Expeditions to areas where the local public authorities require you to have a special permit in order to go there.

Single trip travel insurance Insurance taken out for a single travel period*.

Sports equipment Golf equipment, diving equipment, surfing equipment, winter sports equipment, cycles, hunting equipment etc.

Stable When your existing or chronic ailment has been stable without any form of exacerbation within the last two months. Exacerbation is defined as, for example, hospitalisation, a change of medication, visits to the doctor over and above normal check-ups, referral for examination and/or treatment. If the insured's condition has worsened without him/her visiting a doctor, the condition is not in a stable, good phase.

Step-children Children who are not your biological children and where you are married to or live with (at the same address as registered in the National Register of Persons) the child's biological parent.

Step-parents Persons who are not your biological parents but who are married to or live with your biological mother or father at the same address as registered in the National Register of Persons.

Step-siblings Persons who are not your biological siblings and who you live with or have lived with at the same address as registered in the National Register of Persons in a sibling-like family relationship for a minimum of one year's duration.

Study trips Trips you undertake in connection with your studies in Denmark and where you are not registered with an educational institution abroad.

Travel companion A person whose name is on the ticket or participant certificate as you or who can prove that he/she has purchased a trip in order to travel together with you.

Travel period The number of days the planned trip is to last according to the travel documentation. A travel period starts the moment you leave Denmark and lasts until the moment you are scheduled to come back to Denmark.

Urgent dental treatment Treatment that must be carried out immediately in order to minimise the extent of the damage, for example, immediate pain relief or treatment.

Winter sports The act of standing on skis, a snowboard, a toboggan or practice of any other kind of winter sport.

Work placement Unpaid period of work or training with a company, organisation, institution etc. abroad which is part of your training in Denmark.

EUROPÆISKE  ERV

Premium tax is settled in accordance with the premium tax act.