

Business Travel Policy

Insurance Conditions No. 810



Dear customer:

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

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

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

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

BUSINESS TRAVEL POLICY

Contract based policy

Insurance Conditions No. 810

In accordance with the Danish Act on Insurance Contracts

Valid from January 1st 2009

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CHAPTER I PRELIMINARY PROVISIONS

1.1 Definitions

Words in *italic* are defined under section 41.

1.2 Who can take out the policy?

This policy can be taken out by enterprises including limited liability companies, private limited companies, associations, organizations, including branches of foreign companies and subsidiary companies and branches of Danish companies and subsidiary companies abroad – hereinafter referred to as the Policyholder.

1.3 Who is covered by the policy?

Persons who are travelling on the expense of and in the interest of the policyholder and who in their *country of residence* are entitled to benefits according to the relevant laws concerning public health insurance or private health insurance. This usually includes persons employed by the policyholder, employed owners and co-owners.

It may also include spouses/cohabite(e)s of the above mentioned persons, guests invited by the company and members of the board of the company when these persons are travelling on the expense of and in the interest of the policyholder. Furthermore, the group may include persons performing freelance work for the policyholder. The insurance only provides cover for these persons if this is clearly stated on the policy.

Persons living outside Denmark must be mentioned in the policy or have a separate policy. This also includes persons who in their *country of residence* are not entitled to benefits according to the relevant laws concerning public health insurance or private health insurance.

The group of persons who are covered by the insurance as stated on the policy are hereinafter referred to as the Insured.

1.4 Which journeys are covered by the policy?

Business travels conducted on the expense of and/or in the interest of the policyholder. The insurance can be extended to also cover holidays in combination with business travels and holidays only but it must then be clearly stated on the policy.

1.5 Where does the policy provide cover?

The policy only provides cover in the geographic areas stated on the policy. It can be one of more of the following:

- Denmark/*country of residence*;
This is defined as travels more than 50 kilometres from the residence/workplace unless otherwise stated on the policy.
- The Nordic region;
Greenland, the Faroe Islands, Finland, Iceland, Norway and Sweden.

- Europe;
Albania, Andorra, Austria, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, the Netherlands, Poland, Portugal, Romania, Russia (to the Urals), San Marino, Slovakia, Slovenia, Spain, Switzerland, Turkey, the United Kingdom, Ukraine, the Vatican State and Yugoslavia (Serbia and Montenegro).
- Outside Europe;
Countries outside Europe which are not mentioned above.

1.6 Special provisions regarding risk zones

In case of travels to countries/areas which have been defined as *risk zone* before departure, an added premium equivalent of 100 percent of the daily premium is charged. The days of travel must be registered at www.bti.dk or www.vip-online.com before entering a *risk zone*. If no such registration has been made before departure, the insurance will not cover claims which have occurred while the Insured is in the *risk zone*.

If the area/country's status changes from *risk zone* to *war zone* on Europæiske's War and Risk List after the Insured has arrived to the area/country, the insurance provides the following emergency cover:

Illness: The established sum insured up to a maximum of DKK 1,000,000.

Patient transport and repatriation: The established sum insured up to a maximum of DKK 1,000,000.

Accident: The established sum insured up to a maximum of DKK 1,000,000 in case of loss of life and DKK 1,000,000 in case of disability so that the insurance covers a percentage of the sum insured equivalent of the degree of disability regardless of section 15.3. B4.

Baggage: The established sum insured up to a maximum of DKK 25,000.

All other covers are suspended.

This reduced coverage applies for a maximum of 14 days from the point in time when the country/area is classified as *war zone* by Europæiske; hereafter all coverage ceases. If the area/country is no longer defined as a *war zone* a period of another 14 days can commence if the country/area is again classified as *war zone*.

Europæiske's War and Risk List can be found at www.bti.dk and www.vip-online.com.

1.7 Special provisions regarding war zones

In case of travels to countries/areas which are defined as *war zones* before departure, a war zone insurance must be taken out. The insurance must be taken out before entering the *war zone*. If no such insurance is taken out, there is no compensation for claims occurring during stays in the *war zone*.

1.8 When does the policy provide cover?

The policy covers from the time when the Insured leaves his/her home or place of work in the *country of residence* to begin the business journey, but never prior to the commencement of the insurance contract.

The policy expires upon the Insured's return home to his/her residence or place of work in the *country of residence*, although in no circumstances later than the date on which the insurance contract expires.

The policy does not cover between the Insured's domicile and place of work.

Under the cover 28 Cancellation, the insurance covers from the booking of the journey, but never prior to the commencement of the insurance contract, and until departure from Denmark/*country of residence* although in no circumstances later than the date on which the insurance contract expires.

1.9 Insurance policy and conditions

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

1.10 Chronic or existing diseases

If the Insured has a chronic or existing disease that could require treatment during the journey, special provisions apply. The health condition of the Insured could entail that the Insured is not covered in regard to the chronic or existing disease. It is important that the Insured finds out before departure whether he/she is covered and possibly obtains a binding pre-approval from Europæiske.

1.11 Sum insured

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

1.12 Premium

Generally, the premium is calculated on basis of the covers and sums insured stated on the policy and the Insured's number of travel days. Travel days are counted in full days. Both the day of departure and the day of arrival are counted as travel days. Travel days should always be registered at www.bti.dk or www.vip-online.com.

1.13 What is a claim event?

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

1.14 Passing on information

In the event of a claim Europæiske may need to disclose information provided by the Insured/company and the scope

of cover to Europæiske's international network, including alarm centres and service offices. In case of search and/or rescue the information may furthermore be disclosed to the *Danish Ministry of Foreign Affairs*. This is done to ensure the best possible assistance during the stay abroad.

CHAPTER 2 BASIC COVER

ILLNESS AND PATIENT TRANSPORT

2 ILLNESS

2.0 Sum insured - Unlimited

2.1 Which claims are covered by the policy?

The insurance covers claim arising out of *acute illness* or injury which occurred during the journey.

2.2 Which expenses are covered by the insurance?

2.2.1 Out-patient treatment and treatment in hospital

The insurance covers reasonable and necessary costs towards

- treatment by a physician who has medical authorisation in the country where the Insured is treated (the treating physician),
- hospitalisation with accommodation and meals according to normal fees for semi-private (room with two beds) unless any other options have been approved by Europæiske's physician,
- hospitalisation in an intensive care unit, where this is prescribed by Europæiske's physician or agreed by the attending physician and Europæiske's physician,
- delivery of screened blood, if Europæiske's physician perceives it to be necessary,
- monitoring performed at the place, ensuring that the insured receives the screened blood, if Europæiske's physician estimates it is necessary,
- medicine prescribed by a physician,
- treatment by a physiotherapist, chiropractor or acupuncturist by up to DKK 10,000.

2.2.2 Treatment by a psychologist or psychiatrist

The insurance covers reasonable and necessary costs towards consultation with a psychologist or psychiatrist in the *country of residence* and/or abroad by up to DKK 2,500 if the Insured has been admitted to hospital or exposed to rape, *assault*, robbery or similar traumatic experiences during the business journey. It is a condition that a prescription is available from the insured's own physician or from the attending physician and that such prescription is approved by Europæiske's physician.

2.2.3 Dental treatment

The insurance covers reasonable and necessary costs towards *dental treatment* by up to a limit of DKK 10,000. *The dental treatment* must commence abroad, but the final treatment can, if necessary, be carried out in the *country of residence*. Final treatment in the *country of residence* requires approval from Europæiske's dentist and is only covered if the *dental treatment* has been commenced abroad.

2.2.4 Childbirth and treatment of unborn child

The insurance covers reasonable and necessary costs towards

- a) childbirth until 4 weeks before the expected date of delivery and treatment of the premature child/children, including hospitalisation, hotel stay and meals in connection therewith,
- b) treatment of acute *illness* sustained during the journey by an unborn child (or by unborn children) up to 4 weeks prior to the expected date of birth.

2.2.5 Hotel stays and meals

The insurance covers reasonable and necessary *extra expenses* towards

- a) accommodation and meals, on the orders of a physician, up to a limit of DKK 2,000 per day, following approval by Europæiske, to the extent that the treatment which would otherwise require hospitalisation can thereby be provided as out-patient treatment,
- b) accommodation and meals, up to a limit of DKK 2,000 per day, following termination of the treatment and approval by Europæiske, until the Insured can make the *journey home* or the *repatriation*,
- c) accommodation and meals, up to a limit of DKK 2,000 per day following approval by Europæiske, until the *fixed itinerary* can be resumed.

2.2.6 Sundries

The insurance covers reasonable and necessary *extra costs* towards

- a) contact to Europæiske's alarm centres and service offices,
- b) telephone calls, newspapers, magazines, books and access to the internet in the event of hospitalisation lasting more than 24 hours, up to a limit of DKK 500 per week commenced. No documentation is required for these items of expenditure,
- c) extension of visa if the hospitalisation or the treatment makes it impossible for the Insured to travel home as planned.

2.3 Special conditions concerning dental treatment

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

2.4 Exclusions

The policy does not cover the costs towards

- a) treatment of a chronic or pre-existing illness which, within 2 months before departure, has caused
 - hospitalisation,
 - medical assessment/treatment by a physician, physiotherapist, chiropractor or other authorised medical personnel,
 - changed medication,

- b) treatment of chronic or pre-existing illness, if the Insured,
 - has not consulted a physician, has refused or quit treatment for the illness, although the insured should know or presume that the illness required treatment or had deteriorated considerably,
 - has been given up on or treatment has been refused,
 - has been enrolled on, referred to or is on a waiting list for assessment/treatment,
 - has been absent from agreed check-ups within the past 2 months, or has given up normal check-ups due to previous non-appearance,
- c) for control and treatment, including medicine(s) required to maintain an existing, chronic or related ailment at a stable level and well-regulated,
- d) a need for treatment known prior to the Insured's departure,
- e) treatment of patients diagnosed as suffering from AIDS, irrespective of the cause of the treatment,
- f) for treatment or stays after return to *the country of residence* (with the exception of section 2.2.2 and 2.2.3),
- g) stays at convalescence, wellness or health resorts,
- h) for treatment and hospitalisation when Europæiske's physician has assessed that treatment can be postponed until the insured has returned to *the country of residence*,
- i) for continued treatment and hospitalisation if the insured refuses to be *repatriated* when Europæiske's physician has made a decision on such *repatriation*,
- j) incurred as a consequence of *repatriation* having been arranged by the Insured, to the extent that such expenses would not have been incurred if Europæiske had itself arranged such *repatriation*,
- k) incurred as a consequence of the insured's failure to follow the attending physician's and/or Europæiske's physician's recommendations,
- l) plastic surgery or cosmetic operations or the treatment of sequelae or complications connected to these, unless the treatment is approved by Europæiske's physician,
- m) the purchase, replacement or repairs of *prostheses*, implants, glasses (spectacles), contact lenses, hearing aids or other types of devices.

2.5 In case of a claim - documentation requirements

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

- a) procures, from the attending physician at the location/destination at which the illness/injury is sustained, a medical certificate stating the diagnosis,
- b) upon request, grants Europæiske's physician access to all relevant medical records, including information on previous ailments,
- c) sends a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed.

3 PATIENT TRANSPORT AND REPATRIATION

3.0 Sum insured - Unlimited

3.1 Which claims are covered by the policy?

The insurance covers if the Insured incurs *acute illness* or injury that is covered by the Illness cover.

3.2 Which expenses are covered by the insurance?

The insurance covers reasonable and necessary costs towards

- a) transportation to a place of treatment,
- b) transfer to the nearest suitable place of treatment when Europæiske's physician, after contact with the attending physician assesses that such transport is necessary and justifiable
- c) *repatriation* to the Insured's residence or hospital in the *country of residence*. Europæiske's physician assesses after contact with the treating physician if such *repatriation* is necessary and justifiable. After a medical assessment of the condition of the Insured, Europæiske determines what kind of transport to use,
- d) escort(s) on the instructions of Europæiske's physician,
- e) in the event of the Insured's death, *repatriation* of the remains of the deceased to an undertaker (mortician) in the *country of residence*, including the costs of any provisions required by law, e.g. embalming and zinc-lined coffin,
- f) the expenses of cremation and/or burial at the location at which death occurred, in accordance with the wishes of the Insured's bereaved, although only up to an amount corresponding to the costs of *repatriation* of the remains of the deceased. Europæiske can, however, demand that the remains be repatriated, inter alia with a view to having an autopsy performed,
- g) sending home any *ordinary travel luggage* which the Insured had to leave abroad as a consequence of *repatriation*.

Missed journey home and missed further outbound journey

If, as a consequence of a claim event covered by the policy, the insured has been prevented from following the *scheduled itinerary*, including the return journey as planned, and if the insured has not been repatriated, the policy covers reasonable and necessary *extra expenses* of either

- h) resuming the *fixed itinerary* to the *scheduled location* on the insured's itinerary, or
- i) *home journey* to the *country of residence*.

3.3 Special provision

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

3.4 Exclusions

The policy does not cover the expenses of

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

3.5 In case of a claim - documentation requirements

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

- a) procures, from the attending physician at the location/destination at which the illness/injury is sustained, a medical certificate stating the diagnosis,
- b) upon request, grants Europæiske's physician access to all relevant medical records, including information on previous ailments,
- c) sends a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed.

4 ESCORT AND SUMMONING

4.0 Sum insured - Unlimited

4.1 For whom are such expenses covered?

Up to a total of 3 persons at the insured's option - either to be summoned or as an escort.

4.2 Which claims are covered by the policy?

4.2.1 Escort

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

- a) is admitted to hospital due to *acute illness* or injury,
- b) is affected by life-threatening disease/injury,
- c) dies,
- d) needs to be *repatriated*,
- e) can not follow the *fixed itinerary*.

4.2.2 Summoning

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

- a) is hospitalised for at least 3 days due to *acute illness* or injury,
- b) is affected by life-threatening disease/injury,
- c) dies.

4.3 Which expenses are covered by the insurance?

4.3.1 Escort

The insurance covers reasonable and necessary *extra* expenses towards

- a) transportation – max. the same class of transportation as the insured – although not air-ambulance, if the insured is to be transported to a suitable place of treatment or *repatriated*,
- b) *journey home* to the residence or resuming of fixed itinerary, max economy class after the escort, either when the Insured leaves the hospital at the destination or after arrival to residence/hospital in the *country of residence*,
- c) accommodation, meals and local transportation by up to DKK 2,000 per day per person,
- d) extension of existing insurance with Europæiske for the duration of the escort assignment,
- e) issue or extension of the visa provided for the escorting person.

4.3.2. Summoning

The insurance covers reasonable and necessary *extra costs* towards

- a) transport from the residence to the Insured and back to the residence,
- b) accommodation, meals and local transportation by up to DKK 2,000 per day per person,
- c) purchase of a travel insurance during the time period of the summoning,
- d) issue or extension of the visa provided for the summoned person.

4.4 Special provision

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

4.5 Exclusions

The insurance does not cover

- a) summoning if the Insured is to be *repatriated* within 3 days from the summoned person's departure from his/her residence,
- b) *journey home* to the residence or resuming of fixed itinerary, max economy class after the escort, either when the Insured leaves the hospital at the destination or after arrival to residence/hospital in the *country of residence*.

4.6 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that the Insured send to Europæiske a claims form along with original documentation for all expenses incurred in connection with accommodation, meals and transportation for the persons who have served as escorts or summoned persons.

5 ERRONEOUS MEDICAL TREATMENT

5.0 Sum insured - DKK 1,000,000

5.1 Which claims are covered by the policy?

The insurance covers claims arising out of the cover illness where a present, authorised physician carries out treatment which entitles the insured to compensation according to Danish legislation ("Lov om klage og erstatningssadgang indenfor Sundhedsvæsenets kapitel 3 og 4")

5.2 Which expenses are covered by the insurance?

The insurance entitles the Insured to compensation after *erroneous medical treatment* conducted by an authorised physician during admission to hospital or out-patient treatment. The size of the compensation is determined in accordance with the Danish Liability for Damages Act.

The insurance then covers

- a) Compensation for permanent disablement which has occurred as a direct consequence of the *erroneous medical treatment*. The compensation consists of the difference between the disablement in question and the disablement that would have occurred even after correct medical treatment.
- b) Compensation for pain and suffering in the prolonged period of restitution which has occurred as a consequence of the *erroneous medical treatment*.
- c) Compensation for permanent loss of the ability to work which has occurred as a direct consequence of the *erroneous medical treatment*.
- d) Compensation for lost earnings if the loss of income can be directly linked to *erroneous medical treatment*.
- e) Compensation for the loss of provider; if the loss can be directly linked to *erroneous medical treatment*.

5.3 Exclusions

The insurance does not cover

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

5.4 In case of a claim - documentation requirements

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

- a) when requested to do so grants Europæiske's physician access to all relevant medical records, x-rays and scans, including information on previous ailments,
- b) procures, from the attending physician or hospital at the relevant location, a medical certificate/discharge document stating the diagnosis,
- c) sends a claims form to Europæiske.

6 24-HOURS MEDICAL SERVICE

6.1 What does the insurance cover?

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

VIP (VOYAGER INFORMATION PORTAL)

7.1 What does the insurance cover?

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

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

7.2 Special provision

The Insured is not entitled to forward information from VIP.

EUROPÆISKE COACHING LINE

8.1 What does the insurance cover?

The insurance covers professional and qualified phone-based consultancy 24 hours a day if the Insured requires help or coaching during the stay abroad.

The Insured can anonymously receive consultancy and coaching in connection with problems occurring during the stay abroad using the following phone number: + 45 70 250 275.

WORLDRESCUE BUSINESS®

9 SEARCH AND RESCUE

9.0 Sum insured - DKK 75,000 per Insured, but with a limit of DKK 150,000 per claim event

9.1 Which claims are covered by the insurance?

9.1.1 Search

The insurance provides cover if

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

All criteria under section 9.1.1 must be fulfilled.

9.1.2 Rescue

The insurance covers in cases where

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

All criteria under section 9.1.2 must be fulfilled

9.2 Which expenses are covered by the insurance?

9.2.1 Search

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

9.2.2 Rescue

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

9.3 Special provisions

- Necessary expenses under this cover are defined as expenses towards professional assistance, including divers and police, searches involving dogs, helicopter or similar assistance.
- Expenses towards transport and accommodation for relatives are only covered if their participation is necessary and contributes to the search, rescue or collection.

9.4 Exclusions

The insurance does not cover costs towards search or rescue

- in connection with *kidnapping* or *hijacking*,
- if Europæiske did not approve of the search/rescue beforehand,
- in the case of public authorities covering such expenses for non-insured persons.

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

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

9.6 In case of a claim - documentation requirements

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

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

10 NATURAL DISASTERS

10.0 Sum insured - See below

10.1 Which claims are covered by the insurance?

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

10.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses for journey home* to the *country of residence* with up to DKK 50,000 when the *Danish Ministry of Foreign Affairs* or the local authorities advise against all travels to the effected area or demand an *evacuation* as a consequence of the *natural disaster*. The transport must be carried out at the first possible occasion,
- b) loss of or *damage* to any luggage that the Insured has left behind as a consequence of an approved *evacuation* or *journey home*. It is a requirement that the Insured holds the cover *Baggage*,
- c) *psychological crisis treatment* in the event of major *natural disasters* if Europæiske's physician assesses that crisis treatment is required,
- d) treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced a *natural disaster* when travelling. Maximum amount 10,000 DKK,
- e) professional phone crisis management for the Insured's relatives if several Insured have experienced a *natural disaster*. If Europæiske's physician assesses that face-to-face crisis intervention is required in connection with reception of the Insured, reasonable expenses towards transport of the relatives is covered,
- f) extra accommodation and meals from the point in time when a *natural disaster* makes the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000 per day, maximum DKK 50,000,
- g) purchase of clothes up to 5,000 DKK per person if the Insured has been evacuated without luggage.

10.3 Special provision

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

10.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area if the *Danish Ministry of Foreign Affairs* has advised against travelling to the area or recommend *journey home/evacuation* as a consequence of a *natural disaster*,
- b) expenses towards treatment by a psychologist abroad who is not a part of Europæiske's crisis management set-up.

10.5 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

- a) Europæiske is contacted before the *evacuation/journey home*,

- b) the Insured sends a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske all information and documents which shed light on the matter.

11 TERRORISM

11.0 Sum insured - See below

11.1 Which claims are covered by the insurance?

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

11.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses for journey home* the *country of residence* with up to DKK 50,000 when the *Danish Ministry of Foreign Affairs* advises against all travels to the effected area. The transport must be carried out at the first possible occasion,
- b) transport, maximum economy class, if the Insured is affected by an *act of terrorism* within a radius of 50 kilometres from the location of the Insured. It is a condition for coverage that the disruption of the journey takes place within 48 hours after the *act of terrorism*,
- c) loss of or *damage* to any luggage that the Insured has left behind as a consequence of an approved *evacuation* or *repatriation*. It is a requirement that the Insured holds the cover *Baggage*,
- d) *psychological crisis treatment* in the event of major *acts of terrorism* if Europæiske's physician assesses that crisis treatment is required,
- e) treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced an *act of terrorism* when travelling. Maximum amount 10,000 DKK,
- f) professional phone crisis management for the Insured's relatives if several Insured have experienced an *act of terrorism*. If Europæiske's physician assesses that face-to-face crisis intervention is required in connection with reception of the Insured, reasonable expenses towards transport of the relatives is covered,
- g) extra accommodation and meals from the point in time when an *act of terrorism* makes the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000 a day, maximum DKK 50,000,
- h) purchase of clothes up to 5,000 DKK per person if the Insured has been evacuated without luggage.

11.3 Special provision

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

11.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area if the *Danish Ministry of Foreign Affairs* has advised against travelling to the area or recommends *journey home/evacuation* from the area as a consequence of an *act of terrorism*,

- b) in case of travel to/stay in an area after the area has been classified as a *war zone* on Europæiske's war and risk list is available at www.vip-online.com and www.bti.dk,
- c) in case of *active participation in war*, rebellion or the like,
- d) expenses towards treatment by a psychologist abroad who is not a part of Europæiske's crisis management set-up.

11.5 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

12 WAR AND WARLIKE CONDITIONS

12.0 Sum insured - See below

12.1 Which claims are covered by the insurance?

The insurance covers in case of war and warlike conditions.

12.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses for journey home* to the *country of residence*, with up to DKK 50,000 when the Danish *Ministry of Foreign Affairs* advise against all travels to the effected area if a war or warlike conditions arise after the Insured has travelled to the area or the area is defined as a *war zone* on Europæiske's War and Risk List while the Insured is in the area. The transport must take place at the first possible opportunity,
- b) loss of or *damage* to any luggage that the Insured has left behind as a consequence of an approved *evacuation* or *journey home*. It is a requirement that the Insured holds the cover *Baggage*,
- c) treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced war or warlike conditions when travelling. Maximum amount DKK 10,000,
- d) professional phone-based psychological crisis management for the Insured's relatives if several Insured have experienced war or warlike conditions. If Europæiske's physician assesses that face-to-face crisis intervention is required in connection with reception of the Insured, reasonable expenses towards transport of the relatives is covered,
- e) extra accommodation and meals from the point in time when war and warlike conditions make the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000 a day, maximum DKK 50,000,
- f) purchase of clothes up to 5,000 DKK per person if the Insured has been evacuated without luggage.

12.3 Special provisions

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

12.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after the Danish *Ministry of Foreign Affairs* has advised against travelling to the area or recommends *journey home/evacuation* from the area as a consequence of war or warlike conditions,
- b) in case of travels to/stays in an area after the area has been classified as a *war zone* on Europæiske's War and Risk List. Europæiske's War and Risk List is available at www.vip-online.com and www.bti.dk,
- c) in case of *active participation in war*, rebellion or the like,
- d) expenses towards psychological treatment abroad.

12.5 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

13 LIFE-THREATENING EPIDEMICS

13.0 Sum insured - See below

13.1 Which claims are covered by the insurance?

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

13.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses for journey home* to the *country of residence*, with up to DKK 50,000 when Statens Serum Institut or the Danish Ministry of Foreign Affairs advises against all travels to the effected area as a consequence of a life-threatening *epidemic*. The transport must take place at the first possible opportunity,
- b) loss of or *damage* to any luggage that the Insured has left behind as a consequence of an approved *evacuation* or *journey home*. It is a requirement that the Insured holds the cover *Baggage*,
- c) treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to a life-threatening *epidemic* when travelling. Maximum amount DKK 10,000,
- d) professional phone-based psychological crisis management for the Insured's relatives if several Insured have been exposed to a life-threatening *epidemic*. If Europæiske's physician assesses that face-to-face crisis intervention is required in connection with reception of the Insured, reasonable expenses towards transport of the relatives is covered,

- e) extra accommodation and meals from the point in time when a life-threatening *epidemic* makes the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000 a day, maximum DKK 50,000,
- f) purchase of clothes up to 5,000 DKK per person if the Insured has been evacuated without luggage.

13.3 Special provision

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

13.4 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after Statens Seruminstitut/the Danish *Ministry of Foreign Affairs* have advised against travelling to the area or recommend *journey home/evacuation* as a consequence the relevant *epidemic* in question,
- b) if there is a known vaccine against the disease,
- c) expenses towards psychological treatment abroad.

13.5 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

14 POLITICAL UNREST

14.0 Sum insured - See below

14.1 Which claims are covered by the insurance?

The insurance covers in case of political or civil unrest.

14.2 Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) *evacuation* and/or *extra expenses for journey home* to the *country of residence* with up to DKK 50,000 when the Danish *Ministry of Foreign Affairs* advises against all travels to the effected area as a consequence of political or civil unrest. The transport must take place at the first possible opportunity,
- b) loss of or *damage* to any luggage that the Insured has left behind as a consequence of an approved *evacuation* or *journey home*. It is a requirement that the Insured holds the cover *Baggage*,
- c) treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to political or civil unrest when travelling. Maximum amount DKK 10,000,

- d) professional phone-based psychological crisis management for the Insured's relatives if several Insured have been exposed to political or civil unrest. If Europæiske's physician assesses that face-to-face crisis intervention is required in connection with reception of the Insured, reasonable expenses towards transport of the relatives is covered,
- e) extra accommodation and meals from the point in time when political or civil unrest has made the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000 a day with a maximum of DKK 50,000,
- f) purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

14.3 Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after the Danish *Ministry of Foreign Affairs* has advised against travelling to the area or has recommended *journey home/evacuation* as a consequence of political unrest,
- b) in case of travels to/stays in the area after the area has been defined as a *war zone* on Europæiske's War and Risk List. Europæiske's War and Risk List is available at www.vip-online.com and www.bti.dk
- c) in case of *active participation in war*, rebellion, demonstrations or the like,
- d) expenses towards psychological treatment abroad.

14.4 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

CHAPTER 3 SUPPLEMENTARY SECTIONS OF COVER

PERSONAL ACCIDENT

15.0 Sum insured

The sums insured are stated on the policy.

15.1 Which cover types are included under Personal Accident?

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

15.2 Definition of personal accident

A sudden event that causes personal injury.

15.3 Which claims are covered by the insurance?

A INJURY

Sum insured - see the policy under the cover Permanent disability.

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

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

Injury

Diagnosis	Compensation (per cent of insured sum)
Lower extremity (foot, leg, hip)	
Fracture of the ankle (fractura malleoli)	5
Fracture of the heel bone (fractura calcaneus)	5
Fracture of the shin bone (fractura cruris)	5
Fracture of shin bone, including console, where the fracture proceeds into the knee joint. (fractura pars proximalis crus or fractura genus)	5
Fracture of patella (fractura patella)	5
Knee ligament injury (lesion ligamentum cruciatum anterior/posterior)	5
Fracture of the femur (fractura femoris)	5
Fracture of the femoral neck includes well-functioning artificial hip joint (fractura collum femoris)	5
Upper extremity (hand, arm, shoulder)	
Loss of all fingers of one hand	40
Loss of thumb including metacarpus bone	20
Loss of thumb	20
Loss of distal phalanx of thumb	10
Loss of half distal phalanx of thumb	5
Thumb with stiff distal phalanx	5
Thumb with stiff distal phalanx and metacarpophalangeal joint	10
Loss of 2 nd or 3 rd finger	10
Loss of 2 nd finger's distal phalanx and middle joint	10
Loss of 3 rd finger's distal phalanx and middle joint	5
Loss of 2 nd or 3 rd finger's distal phalanx	5
2 nd , 3 rd or 4 th finger with stiff metacarpophalangeal joint in the extended position	5
2 nd , 3 rd or 4 th finger with a 90° extension defect in middle joint	5
Loss of 4 th or 5 th finger	5

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

B DISABILITY

Sum insured - see the policy under the cover Permanent disability

- 1) The Insured is entitled to disability compensation if an accident has resulted in permanent disability of at least 5%. The degree of disability is fixed as soon as the Insured's state of health has stabilised, i.e. when the Insured's state of health is no longer expected to alter to a marked extent, although not later than 3 years after the date on which the personal accident occurred.
- 2) The degree of disability will be assessed in accordance with the medical degree of disability, applying the disability scale compiled by the Danish National Board of Industrial Injuries („Arbejdsskadestyrelsen“) without taking the Insured's occupation into consideration.
- 3) The compensation will amount to the percentage of the sum insured for compensation corresponding to the degree of disability.
- 4) If the degree of disability exceeds 19 (i.e. minimum 20) the compensation under section 15.3 B3 is doubled.

Existing disability

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

Special provisions

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

Deduction

- 8) If any injury compensation amount under the cover type Injury has been paid by Europæiske in connection with the personal accident, this amount will be deducted from the compensation for disability. This however does not apply to loss of arms or injury to *hands*, fingers or eyesight.

C LOSS OF ABILITY TO PERFORM PAID WORK

Sum insured - see the policy under the cover Permanent disability

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

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

D DISABILITY CAUSED BY TROPICAL OR EYE DISEASES

Sum insured - see the policy under the cover Permanent disability

- 1) The policy covers Permanent disability arising as a sole and direct consequence of a *tropical disease* or eye disease occurring during the journey outside the *country of residence*. Assessment of the degree of disability is subject to the same provisions as those applicable to the Disability cover.
- 2) If the illness continuously worsens, the final compensation is fixed on the basis of the degree of permanent disability that was actually determined on the 3rd anniversary for the occurrence of the illness.
- 3) It is a condition for Europæiske's compensation liability that the Insured has complied with the recommendations issued by WHO and/or Denmark's State Serum Institute on vaccinations and prophylaxis, including medical malaria prophylaxis in respect of the journey to the relevant area or region.

E COMA

Sum insured - DKK 100,000

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

F LOSS OF LIFE

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

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

G DENTAL TREATMENT

Sum insured - unlimited

- 1) The policy covers the expenses of treating dental damage as a sole and direct consequence of a personal accident.
- 2) *Chewing damage* is covered up to a limit of DKK 10,000.
- 3) In the event of dental damage incurred abroad, diagnosis and acute *dental treatment* must commence abroad. The final treatment can, if necessary, be made in the *country of residence*.
- 4) This is nonrecurring outlay – i.e. the insurance does not cover renewed treatment that can be related to the same event of dental damage.
- 5) The treatment must be completed within 5 years from the accident.
- 6) For children the condition applies that the *dental treatment* must be terminated before the child turns 21. The accident must have incurred during a journey and before the child's 18th birthday.

Special provision

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

H ASSAULT

If the Insured is *assaulted*, the insurance covers

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

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

15.4 Limitations

- a) The total compensation for a single claim event can in no circumstances exceed twice the insured sum under the covers Disability, Loss of ability to perform paid work, Disability as a consequence of tropical and eye diseases and *Coma*.
- b) For accidents who have occurred during *manual paid work* the insurance covers with half of the sums insured including in the relevant insurance unless a double premium is paid.
- c) For persons over the age of 65 years, compensation for Disability and Injury is covered up to 50% of the sums insured specified in the policy.
- d) For persons under the age of 18 years the sum insured in the event of Loss of life is limited to DKK 25,000. The sum insured for Disability is automatically increased by the amount by which the sum insured for Loss of life is decreased.
- e) For persons over the age of 75 years, compensation for Loss of life is covered up to 50% of the sums insured specified in the policy.
- f) For claim events occurred during *scuba-diving* or skiing, are not covered by Sections 15.3 B 4) and 15.3 B 8) second clause.
- g) Even if higher sums have been insured and one or more policies taken out with Europæiske, Europæiske's compensation liability per person can in no circumstances exceed DKK 15 million for Disability, Injury, Compensation for loss of ability to perform paid work, Disability caused by tropical or eye diseases and *Coma* and DKK 10 million for Loss of life. Europæiske's total liability per claim event cannot exceed DKK 350 million.
- h) For accidents occurred as passenger on a plane during aviation, the insurance only covers accidents that affect the Insured as a passenger while on board a nationally registered aircraft.

15.5 Exclusions

The insurance does not cover Injury, Disability, Loss of life, Compensation for loss of ability to perform paid work, *Dental Treatment*, *Assault* and *Coma* if

- a) the injury has occurred as a consequence of illness and/or the onset of a latent predisposition to illness, even if the illness has occurred or has been aggravated as a result of a personal accident,
- b) the cause of the injury is unknown,
- c) the consequences of a personal accident have been aggravated because of an existing illness or by an illness occurring by chance.

Furthermore, the insurance does not cover

- d) material *damage*.

15.6 Who will receive compensation?

- a) Compensation for Injury, Disability, Compensation for loss of ability to perform paid work, *Dental Treatment*, Disability caused by tropical or eye diseases and *Assault* is paid to the Insured, and it is a condition for payment that the Insured is alive on the date on which a claim can be made for payment of the compensation.

- b) In the event of the demise of the Insured, if Europæiske has not received written instructions to the contrary, the sum insured for loss of life will be paid to the *next of kin*. If there are no persons defined as *next of kin*, the sum will be paid to inheritors in accordance with the Danish Inheritance Act.
- c) Compensation under the cover *Coma* will be paid to the *next of kin* if Europæiske has not received written instructions to the contrary. If there are no persons defined as *next of kin*, the sum will be paid to inheritors in accordance with the Danish Inheritance Act.

15.7 The Danish National Board of Industrial Injuries

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

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

15.8 In case of a claim - documentation requirements

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

General

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

Injury

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

Injury, Disability, Loss of life and Coma

- c) Insofar as the Insured is in possession of a medical report or hospital record, the original versions of these documents must be submitted to Europæiske.
- d) Insofar as the claim event has been reported to the police, Europæiske must be duly notified, if relevant by sending to Europæiske the receipt confirming that the police have been notified.
- e) Europæiske is entitled to obtain information from hospitals, physicians, dentists or other doctors who have diagnosed or treated the Insured.

- f) In the event of loss of life, Europæiske is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate and probate court certificate.

Dental treatment

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

Assault

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

LIFE INSURANCE - PERMANENT DISABILITY (ILLNESS)

The cover, Life Insurance has been established via AP-Pension (a Danish mutual life and pension-insurance company); Company Reg. No. 18530899 and can only serve as an addition to the cover Personal Accident. Please note that professional sports men and women can not take out this insurance.

16.0 Sum insured

The sum insured appears from the policy.

16.1 Which cover types are included under Life Insurance and Permanent Disability?

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

16.2 What does the insurance cover?

A Life Insurance - Compensation for loss of life

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

Furthermore, the following covers apply for journeys within and outside the *country of residence*.

- 2) Cover in connection with journeys outside the *country of residence*:
If the Insured is repatriated by Europæiske during travels abroad, the insurance covers compensation in case of the Insured's demise if the Insured dies as a direct consequence of or due to complications of the illness which prompted the *repatriation* for up to 14 days after the arrival to the *country of residence*.
- 3) Cover in connection with journeys within the *country of residence*:
If the Insured is acutely hospitalised during journeys within the *country of residence*, the insurance covers compensation in case of the Insured's demise if the Insured dies as a direct consequence of or due to complications of the illness which prompted the hospitalisation for up to 14 days after the point of hospitalisation. It is a condition that the *country of residence* is stated as a geographical area of coverage on the policy.

B Compensation for permanent disability, in case of illness

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

Existing disability

- 4) An existing disability does not entitle the insured to any higher assessment of compensation than if such disability had not previously existed. No compensation will be paid in respect of a disability existing prior to the occurrence of the illness.
- 5) An existing disability does not entitle the insured to compensation.

16.3 Who will receive compensation?

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

16.4 Special provisions

- a) The Insured must be in continuous treatment by a physician and must follow the physician's instructions.

Table for s. 17.3 All amounts in DKK	Theft from locked hotel room or locked safety box	<i>Theft noticed in flagranti</i>	Theft from locked car	Theft from other locations	Lost checked-in baggage	Damage and erroneous exchange
Items which the Insured brings and acquires during the journey which are not excluded under Section 17.2 or separately listed in this table.	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured
Money in cash, securities, traveler's cheques and credit cards	5.000	5.000	10% of sum, a maximum of 2,500	Not covered	Not covered	Not covered
Passport and tickets	Up to sum insured	Up to sum insured	Up to sum insured	Up to sum insured	Not covered	Not covered
Recordings, drawings, manuscripts and the like	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials

- b) Under this cover, the term occurred entails that the Insured can prove to a feasible degree that he/she was infected or had the first signs of illness during the stay abroad. If the Insured has the first signs of illness before the stay abroad, and if the illness is diagnosed during the stay abroad, the illness is not regarded as occurred during the stay abroad.
- c) Irrespective of whether several parts of the body suffer permanent disability, the degree of disability cannot, on aggregate, exceed 100%.

16.5 Exclusions

The insurance does not cover

- death compensation to persons, who have not reached the age of 8 years,
- persons who on the date of the event leading to the claim have reached the age of 65 years,
- claims covered by Personal Accident.

16.6 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

BAGGAGE

17 THEFT, DAMAGE OR LOST BAGGAGE

17.0 Sum insured

The sum insured appears from the policy.

17.1 Which items are covered by the insurance?

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

17.2 Which items are not covered by the insurance?

- trade samples, commercial goods and collections,
- motor vehicles, including keys
- boats,
- windsurfers and surf boards
- caravans,
- trailers,
- bicycles and other means of transportation,
- Items that the Insured rents or borrows during the journey
- accessories to the above,
- contact lenses or *prostheses*.

17.3 Which claims are covered by the insurance?

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

17.4 Special provision on the cover of equipment

- For the purposes of this policy, *photographic equipment, video equipment, computer equipment and jewellery* are each regarded as a single item, and each is covered up to a limit of 50% of the sum insured, although up to a maximum of DKK 15,000.
- During transportation by aircraft, *photographic equipment, video equipment, computer equipment and jewellery* are only covered if the items are carried as hand baggage.

17.5 Special provisions

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

17.6 Exclusions

The insurance does not cover

- a) loss or *damage* caused by wear and tear and gradual deterioration, scratches, dents or defacement of baby carriers/strollers, suitcases or other packaging, if the utility value is not essentially reduced,
- b) *damage* on items as a consequence of common use,
- c) items which are sent separately as these are not covered during transportation or before they are collected by the Insured,
- d) forgotten, lost or misplaced items,
- e) theft of items which have been left without effective surveillance. The insured items can not be left behind by the Insured, not even for a shorter period of time, if they are not locked within a house, motor vehicle, caravan, baggage box or something similar,
- f) theft of items which are kept in motor vehicles during parking during the night,
- g) items when the Insured does not produce documentation and where it is usual and customary for the Insured to be able to produce documentation for his/her loss,
- h) *damage* on, misplacement of or lost baggage during transport, which is reported without original P.I.R (Property Irregularity Report) which is issued by the air craft carrier or the luggage handling company at the *destination* (can be collected for 7 days after the return),
- i) indirect loss, including loss in connection with the abuse of credit cards and bank cards,
- j) software and supplementary covers for electronic items,
- k) recoding of locks.

17.7 How is the compensation calculated?

- a) The compensation is calculated based on replacement price of a corresponding new item.
- b) For items which have been purchased as new, and are no more than 2 years old and otherwise undamaged, the policy covers the replacement price of a corresponding new item.
- c) For items which are more than two years old, purchased as used items or already *damaged*, the compensation is calculated as the replacement price for a corresponding new item with a reasonable deduction for a decrease in value as a consequence of age, utilisation, reduced utility or other circumstances.

The deductions for items of decrease in value are calculated as follows:

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

- d) Europæiske can choose to have the *damaged* item repaired or to pay an amount corresponding to the repair costs. If the items can not be repaired, they must be sent to Europæiske on request. After the payment of compensation, the items belong to Europæiske.
- e) Europæiske is entitled, but not under any obligation, to redeliver. If redelivery is not desired, the Insured will receive a compensation equivalent to Europæiske's expenses towards redelivery.
- f) If an insured item consists of 2 or more parts, the compensation will only be granted for the lost or *damaged* part.
- g) Film recordings, tape recording, video recordings, other digital recordings, manuscripts, drawings and the like are only compensated with the value of the raw material.

17.8 In case of the claim - documentation requirements

It is a condition for Europæiske's compensation liability that

- a) The nearest police authority is duly notified in case of theft of items of a value exceeding DKK 1,500 and that the original receipt for the notification is sent to Europæiske,
- b) the Insured reports the claim to the local police as soon as possible after returning home if, for an exceptional reason, the police cannot be notified at the location of the theft or robbery, e.g. on account of immediately imminent departure. The original receipt for the notification must be sent to Europæiske.
- c) *damage* to or loss of checked-in baggage or cases of baggage which has been misplaced must be reported to the airline or other carrier. The receipt for the notification must be sent to Europæiske in the form of the original P.I.R. (Property Irregularity Report) or report for any other carrier; with the itinerary, tickets and luggage tags,
- d) the Insured sends to Europæiske original invoices and receipts, guarantee certificates or comparable original documentation as documentation for the age and value of the effects. Furthermore, the Insured shall specify the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or *damage*,
- e) the Insured sends in a claims form.

18 DELAYED BAGGAGE

18.0 Sum insured - DKK 5,000

18.1 Which claims are covered by the insurance?

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

18.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards compensating purchases

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

18.3 Exclusions

The insurance does not cover

- a) compensating purchases conducted after the baggage has reached the Insured at the *destination*,
- b) compensating purchases conducted after the Insured has arrived to the *country of residence* (except section 18.2.c),
- c) expenses towards transport.

18.4 In case of a claim - documentation requirements

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

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

19 BAGGAGE SERVICE

19.0 Sum insured - Unlimited

19.1 Which claims are covered by the policy?

The insurance covers claim events where checked-in baggage has been delayed in relation to its expected arrival at the *destination* outside the *country of residence*. Baggage service is an offer of assistance, but in no way a guarantee of obtaining the lost baggage.

19.2 What does the insurance cover?

The insurance covers

- a) advice and guidance by Europæiske,
- b) that Europæiske takes over contact to the airline or handling company with a view to tracing the baggage, and deliver it to the insured as soon as possible,
- c) that Europæiske shall keep the insured informed of the matter

19.3 In case of a claim - documentation requirements

It is a condition for Europæiske's assistance that the insured states the number of the P.I.R. (Property Irregularity Report), which is issued by the air carrier at the airport at the *destination*, flight number, time of arrival in the airport in question, telephone numbers to airline or handling company and a telephone number to the insured.

PERSONAL LIABILITY AND LEGAL AID

20 PERSONAL LIABILITY

20.0 Sum insured

Personal injury	DKK	10,000,000
Damage to property	DKK	5,000,000

20.1 Which claims are covered by the insurance?

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

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

20.2 Which expenses are covered by the insurance?

The insurance covers

- a) reasonable and customary expenses towards determining the issue of compensation liability and the scope of compensation. The expenses are paid after approval from and in consultation with Europæiske,
- b) the amount the insured becomes liable to pay. The expenses are paid after approval from and in consultation with Europæiske,
- c) damage to rented domicile/hotel and contents, however with a deductible of DKK 2,000 per claim event.

20.3 Limitation

The policy covers bodily injury up to a limit of DKK 12 million and damage to property up to a limit of DKK 6 million even though liability is imposed upon several persons and even though the event is covered by one or more policies taken out with Europæiske.

20.4 Special provision

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

20.5 Exclusions

The insurance does not cover

- a) claims arising out of or incidental to contracts (with the exception of section 20.2.c),
- b) claims arising in connection with the Insured's occupation or work,
- c) loss, damage or injury arising as a consequence of the Insured having incurred by contract or by other means a liability more extensive than that generally obtaining in the ordinary rules governing non-contractual liability,

- d) for loss of or damage to items (with the exception of section 20.2.c) the insured owns, hires, stores, uses, uses for transportation, manufactures or processes and items the insured has taken possession of or otherwise are in the insured's care,
- e) loss, damage or injury caused by dogs,
- f) claims arising as a consequence of the Insured having transmitted disease to another person via infection or otherwise,
- g) liability for damage caused while using motor vehicles, caravans, trailers or aircraft,
- h) liability for damage caused while using marine craft which are 3 m or more in length with sail or motor or marine craft less than 3 m in length whose engine power exceeds 3 HP,
- i) fines or similar demands imposed on the Insured,
- j) *random accidents*.

20.6 In case of a claim - documentation requirements

It is a condition for the compensation liability that the Insured

- a) gives Europæiske all pieces of information that can elucidate the matter, including the original police report or receipt for such reporting to the police, exact description of the place of accident, name and address of all persons involved, information about other insurance that could cover the *damage* done and witness statements,
- b) sends in specified specification of the *damage*,
- c) sends in a claims form.

21 EXCESS IN CONNECTION WITH MOTOR VEHICLE HIRE

21.0 Sum insured - DKK 5,000

The sum insured is per policy per travel period

21.1 Which claims are covered by the insurance?

The insurance provides cover in connection with damage to hired private cars, motorbikes, scooters or mopeds.

21.2 Which expenses are covered by the insurance?

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

21.3 Exclusions

The insurance does not cover

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

21.4 In case of a claim - documentation requirements

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

- a) provides Europæiske with all the information needed to shed light on the case,

- b) submits documents, including a police report or other proof that the incident has been reported, original receipts and a loss assessment from the car hire firm's insurers etc.,
- c) sends in a claims form.

22 GLOBAL LEGAL AID

22.0 Sum insured - DKK 100,000

22.1 Which claims are covered by the insurance?

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

22.2 Which expenses are covered by the insurance?

The insurance covers usual and customary expenses towards

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

22.3 Excess

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

22.4 Special provision

Any choice of a foreign lawyer must be accepted by Europæiske.

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

22.5 Exclusions

The insurance does not provide cover for legal causes

- a) between the Insured and the Policyholder,
- b) in connection with business activities,
- c) in connection with family and succession law issues,
- d) between the Insured and Europæiske.

22.6 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

23 BOND/BAIL

23.0 Sum insured - DKK 100,000

23.1 Which claims are covered by the insurance?

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

23.2 Which expenses are covered by the insurance?

The Insurance covers

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

23.3 Special provision

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

23.4 Exclusion

The policy does not cover any actual compensation amounts, fines or similar demands.

23.5 In case of a claim - documentation requirements

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

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

CURTAILMENT AND REPLACEMENT EMPLOYEE

24 CURTAILMENT: DOMESTIC REASONS

24.0 Sum insured - Unlimited

24.1 Which claims are covered by the policy?

The insurance provides cover if the Insured

- a) is curtailed to his/her *country of residence* due the death or sudden life-threatening acute aggravation of an existing illness or *acute illness/injury* requiring hospitalisation of the insured's spouse, children, *stepchildren*, foster children, cohabitant living at the same address as the insured, children-in-law, grandchildren, parents, *stepparents*, foster parents, grandparents, parents-in-law, siblings, *stepsiblings*, foster siblings, sisters-in-law and brothers-in-law,

- b) is informed of essential and acute events in the Insured's domestic circumstances in the *country of residence*, such as fire, burglary or flooding in the Insured's home, and subject to the condition that the immediate presence of the Insured is required and that such events could not have been foreseen/expected at the time of the Insured's departure from the *country of residence*.

24.2 Which expenses are covered by the insurance?

The insurance covers reasonable and necessary *extra expenses* towards

- a) transportation to the *country of residence* with the same means of transportation as the Insured chose on the initial journey, although maximum scheduled flight,
- b) return journey to the insured's location at the time of the curtailment with the same means of transportation as the Insured chose on the initial journey, maximum scheduled flight, and subsequent return journey to the *country of residence*. The return journey must be made not later than 14 days after such curtailment.

24.3 Special provisions

- a) It is a condition that the criteria under section 24.1. are met at the time of the *journey home*.
- b) If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske would have had in connection with a similar transport/journey.

24.4 Exclusions

The insurance does not cover

- a) if in accordance with the original itinerary the Insured arrives in the *country of residence* less than 12 hours from the planned time of arrival,
- b) in cases in which the person who is the cause of the curtailment has participated in the same journey as the Insured and has been repatriated,
- c) expenses towards *journey home* arranged by the Insured, if these expenses would not have been relevant if Europæiske had arranged the transport.

24.5 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

- a) in the event of the hospitalisation or death of one of the Insured's *next of kin*, the Insured shall procure a medical certificate or death certificate from the attending physician or hospital who/which has attended the Insured's relative in the *country of residence*,
- b) in the event of burglary, fire or the like, which requires the presence of the Insured, the Insured must procure a police report and must document that his/her presence was required,
- c) the Insured sends a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed.

25 CURTAILMENT: BUSINESS REASONS

25.0 Sum insured - Unlimited

25.1 Which claims are covered by the policy?

The insurance provides cover if the insured

- a) is curtailed to the *country of residence* due to death, an acute, life-threatening aggravation of an existing illness or *acute illness/injury* requiring hospitalisation of the insured's *close colleagues* in the *country of residence*,
- b) is informed of essential and acute events in the Insured's business/work circumstances in the *country of residence*, such as fire or a work stoppage in breach of the collective agreement in the Insured's firm or fraudulent acts perpetrated by an employee of the firm, and subject to the condition that the immediate presence of the Insured is required for economic reasons and that such events could not have been foreseen/expected at the time of the Insured's departure from the *country of residence*.

25.2 Which expenses are covered by the insurance?

The insurance covers reasonable and necessary *extra expenses* towards

- a) transportation to the *country of residence* with the same means of transportation as the Insured chose on the initial journey, although maximum scheduled flight,
- b) return journey to the insured's location at the time of the curtailment with the same means of transportation as the Insured chose on the initial journey, maximum scheduled flight, and subsequent return journey to the *country of residence*. The return journey must be made not later than 14 days after such curtailment.

25.3 Special provisions

- a) It is a condition that the criteria under section 25.1 have been met at the time of return journey.
- b) If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske would have had in connection with a similar transport/journey.

25.4 Exclusions

The insurance does not cover

- a) if in accordance with the original itinerary the Insured arrives in the *country of residence* less than 12 hours from the planned time of arrival,
- b) in cases in which the person who is the cause of the curtailment has participated in the same journey as the Insured and has been repatriated,
- c) if Europæiske covers curtailment for Business reasons, pertaining to the same employee or event for another employee,
- d) expenses towards *journey home* arranged by the Insured, if these expenses would not have been relevant if Europæiske had arranged the transport.

25.5 In case of a claim - documentation requirements

- a) In the event of the hospitalisation or death of one of the Insured's *close colleagues*, the Insured shall procure a medical certificate or death certificate from the attending physician or hospital who/which has attended the Insured's *close colleagues* in the *country of residence*.
- b) In the event of burglary, fire or the like, which requires the presence of the Insured, the Insured must procure a police report and must document that his/her presence was required.
- c) The Insured must send a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed.

26 REPLACEMENT EMPLOYEE

26.0 Sum insured - Unlimited

26.1 Which claims are covered by the policy?

The insurance provides cover if the Insured

- a) becomes unfit for work for at least 5 consecutive days as a consequence of serious *acute illness/injury* or demise. It is a condition that the event is covered by the cover Illness.
- b) is curtailed in accordance with the cover Curtailment for domestic reasons or Curtailment for business reasons.

26.2 Which expenses are covered by the insurance?

The insurance covers reasonable and necessary *extra expenses* towards

- a) transportation of replacement person to the insured's location and subsequent return journey to the *country of residence* using the same form of transport, as the Insured chose on the initial journey, maximum economy class

In claim events mentioned under section 26.1 a) the insurance furthermore covers reasonable *extra expenses* to

- b) the Insured's *journey home* to the *country of residence* using the same form of transport, as the Insured chose on the initial journey, maximum economy class. It is a condition that this will result in an arrival time at least 2 days prior to the scheduled arrival.

26.3 Special provisions

- a) If a privately owned car is used, documented expenses towards fuel, ferry tickets, bridge taxes and road taxes are covered if these expenses do not exceed the expenses Europæiske would have had in connection with a similar transport/journey.
- b) It is a condition that the replacement employee is sent to take over or complete the work tasks of the Insured.

26.4 Exclusion

The insurance does not cover expenses towards a journey arranged by the Insured, if these expenses would not have been relevant if Europæiske had arranged the transport.

26.5 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

- a) the Insured shall procure a medical certificate from the attending physician or hospital at the relevant location stating that the Insured cannot perform the work assigned on account of illness or injury. The medical certificate shall furthermore contain information on the diagnosis and the expected duration of the inability to work,
- b) sends a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed.

MISSED DEPARTURE, DELAYED FLIGHT AND CANCELLATION OF FLIGHTS

27.0 Sum insured - Unlimited

27.1 Which claims are covered by the policy?

27.1.1 Missed departure

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

27.1.2 Delayed flights and cancellation of flights

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

27.2 Which expenses are covered by the insurance?

27.2.1 Missed departure

The insurance covers usual and customary

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

27.2.2 Delayed flights and cancellation of flights

The insurance covers usual and customary

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

27.3 Special provisions

- a) In case of missed departure it is a condition for reimbursement that the ticket (s) is/are booked and paid no later than 24 hours before departure,
- b) In case of delayed flight or cancellation of flights it is a condition for Europæiske's compensation liability that the *extra expenses* are not paid by the transport company or any other party.

27.4 Exclusions

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

27.5 Claims procedure - documentation

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

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

CANCELLATION

28.0 Sum insured

The sum insured is stated on the policy.

28.1 Which claims are covered by the policy?

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

- a) death or *acute illness* or injury involving either the Insured or the Insured's spouse, cohabite(e) registered at the same address as the Insured, children and parents,
- b) death or *acute illness* or injury among the Insured's *close colleagues* which requires hospitalization,
- c) illegal strike at the Insured's own company within 2 weeks before departure,
- d) fire, flooding, burglary, storm *damage in/at* the Insured's private residence or firm within 2 weeks before departure if the Insured's presence is required,
- e) fraudulent behavior at the Insured's own firm or the firm where the Insured is employed within 2 weeks before departure if the Insured's presence is required,
- f) The Insured is for medical reasons unable to be vaccinated when a certain vaccination is medically and legally required after the booking of the journey,
- g) The Insured is unable to be vaccinated due to pregnancy and requirements towards the health of the embryo. It is a condition that the Insured was not pregnant when the journey was booked,
- h) the Danish *Ministry of Foreign Affairs* advises against all travels to the *destination*.

28.2 Which expenses are covered by the insurance?

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

28.3 Exclusion

The insurance does not cover if the event that caused the cancellation already existed when the journey was booked. In case of illness, it is a condition that there were no symptoms before the journey was booked.

28.4 In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

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

SECURITY SERVICE

29.0 Sum insured - DKK 750,000

29.1 Which claims are covered by the policy?

The policy covers in case the Insured is kidnapped or exposed to *hijacking* during a business trip.

29.2 What is covered by the insurance?

The insurance covers

The Insured

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

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

Spouse/cohabitant, children, siblings or parents

- f) continuous information from Europæiske and psychological crisis handling with an upper limit of DKK 50,000,
- g) expenses for transport, accommodation, food and loss of earnings up to a maximum of DKK 50,000 to travel to the country/area where the Insured is. This cover only applies if the Insured has been detained for more than 48 hours.

29.3 Exclusion

The policy does not cover ransom.

29.4 In case of a claim - document requirements

It is a condition for Europæiske's compensation liability that

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

CHAPTER 4 GENERAL CONDITIONS

30 General Exclusions:

The insurance does not cover any claim, insofar as the claim event is caused or occurs as a direct or indirect consequence of

- a) intent or gross negligence,
 - b) abuse of alcohol, narcotics, medicine and/or abuse of other *psychotropic substances*,
 - c) self-induced intoxication, when such intoxication has been a substantial contributory cause of the claim. However; this does not apply under the covers 2 through 5, both included,
 - d) engaging in professional sports or training for such professional sport,
 - e) participation in mountaineering, mountain climbing, parachuting, motor racing of any kind, paragliding, ski jumping or gliding,
 - f) the insured's participation in *scientific expeditions*,
 - g) strike, lockout, arrest, seizure or other measures taken by a public authority, cf. Section 23.2,
 - h) release of nuclear energy or radioactive forces or radiation from radioactive fuel or wastes,
- Furthermore, the insurance does not cover
- i) employees at nuclear plants while carrying out their work assignments,
 - j) damage or injury during aircraft flights, unless the Insured is travelling as a passenger on board a nationally registered aircraft.

31 Premium payment

The first premium is due for payment no later than the date on which the policy comes into force and subsequent premiums on the specified due payment date.

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

The stamp duty levied by the Danish state is calculated in accordance with the provisions of the Stamp Duty Act and is demanded along with the premium.

The premium collection will be sent to the payment address specified by the policyholder: If the payment address is changed, Europæiske must be notified immediately. If the payment has not been paid, Europæiske will send a reminder. The reminder will be sent not earlier than 14 days following the date on which payment is due. This reminder contains information stating that the cover provided by the policy will lapse if the premium has not been paid at the latest 14 days following the date on which the reminder is sent.

If Europæiske has sent such a reminder; it is entitled to charge a handling fee.

32 Index-adjustment

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

If publication of the consumer price index is discontinued or if the basis on which it is compiled is altered, Europæiske is entitled to stipulate new rules for future index-adjustment.

Premium

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

Sum insured

The following total sums insured are index-adjusted:

- Accident (excluding *assault*)
- Life Insurance - Permanent disability (illness)
- Baggage

Personal Accident can be taken out with or without index-adjustment.

33 Duration and cancellation of the insurance:

- This policy is taken out for 1-year periods and remains in force until it is cancelled in writing or amended with at least 1 month's notice prior to the expiry of an insurance period by the policyholder or by Europæiske.
- If Europæiske's premium tariff or policy conditions for insurance of the same nature as herein are amended, a comparable amendment of the premium or the policy conditions for this insurance can be implemented from the beginning of the following insurance year.
- If the policyholder is unable to accept an increase of the premium or as an amendment of the policy conditions, Europæiske must be notified thereof no later than 14 days after Europæiske's notification of an increase of the premium or amendment of the policy conditions, after which the insurance shall cease at the expiry of the current insurance year.
- Following each reported claim both Europæiske and the policyholder, during the period from the reporting of the claim and for up to 14 days following payment or rejection of the claim, can cancel the policy at notice of 14 days, in respect of the relevant insured person.

34 Incorrect information

It is important that all pieces of information passed on to Europæiske, including information about health, are absolutely accurate and correct. If information is withheld or if wrong answers which may alter Europæiske's assessments are given, compensation can be decreased or completely annulled.

35 Insurance Complaints Board ("Ankenævnet for Forsikring")

If the Insured are not satisfied with Europæiske's settling of the claim or with other matters pertaining to the policy, and if repeated approaches to Europæiske fail to produce a satisfactory result, complaints can be lodged with: The Insurance Complaints Board
Insurance Complaints Board ("Ankenævnet for Forsikring")
Anker Heegaards Gade 2
DK-1572 Copenhagen V.
Telephone: +45 33 15 89 00 (10 a.m. to 1 p.m.)

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

- Europæiske Rejseforsikring A/S
- Insurance Complaints Board ("Ankenævnet for Forsikring")
- Danish Insurance Information Service (Forsikringsoplysningen)

Amaliegade 10
1256 København K. Telephone:
Telephone: +45 33 13 75 00
(between 10.00 a.m. and 4 p.m.)

A small fee is charged, and is to be sent along with the complaints form.

- the fee is returned if the Insured succeeded partly or wholly in the claim,
- the complaint cannot be considered,
- the policyholder/Insured himself/herself withdraws the claim.

36 The insurance contract

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

37 Other insurance

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

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

37A Other insurance

If, at the time that loss or damage insured by this policy shall occur, there is any other insurance against such loss or damage or any part thereof, the underwriter shall be liable under this policy for its proportionate share of loss or damage only. (This provision is applied when the case is settled by applying foreign law.)

38 Transfer of rights

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

39 Rights of subrogation

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

39A Rights of subrogation

Underwriter shall be fully and completely subrogated to the rights of the Insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this certificate. Underwriter may at its own expense take over Insured's rights against third parties to the extent of its payments made. Insured shall co-operate with the underwriter and provide such information and documentation reasonably required by underwriter in order to collect and enforce its rights of subrogation.

Underwriter may institute any proceedings at its own expense against such third parties in the name of the Insured. (This provision is applied when the case is settled by applying Danish law.)

40 Legal venue and legislation to be applied

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

41 Definitions

For the purposes of this policy the following definitions shall be used in any interpretation of its wording:

- **Active participation in war.** Persons who are deployed by military authorities, including persons sent on peacekeeping assignments, will be regarded as active participants in war. Persons who are deployed for humanitarian purposes will not be regarded as active participants in war.
- **Act of terrorism.** An act of terrorism is an act, including - but not limited - violence or threat of use of violence by one or several persons, who irrespective whether they act on their own initiative or in connection with one or several organisations and/or authorities, committed with political, religious, ideological or ethnic purpose or objective, including with the intention of influencing a government and/or spread fear among the general public or part of the general public.

In order to characterise the act as an act of terrorism it is assumed that the act is suitable to influence a government and/or spread fear among the general public or parts thereof.

- **Acute illness.** Acute illness covered by the insurance is acute illness or justified suspicion of acute, serious illness.
- **Assault.** Demonstrable personal injuries inflicted by a intentional, criminal offence.
- **Causes of action.** A dispute concerning an actual incident, which is to be assessed by a lawyer in order to determine whether the case should be tried in a court of law.

- **Chewing damage.** Dental damage, including damage to *prostheses* that occurs when eating or chewing.
- **Coma/comatose.** Continuous unconsciousness lasting more than a week.
- **Computer equipment.** Laptop, external hard disc, USB, memory card, printer, scanner, external DVD/CD drives, multimedia equipment and projectors.
- **Close colleague:** The insured's closest superior (the person to whom the insured refers) and the persons who refer direct to the insured.
- **Country of residence** is the country in which the insured has his/her residence.
- **Destination.** The final destination for the journey in question.
- **Damage.** Damage occurring as a consequence of an external influence on the object which leads to a substantial deterioration of the functionality. It is a condition that both the cause and the effect of the damage has been sudden and has occurred at the same time.
- **Extra expenses** are expenses solely incurred by the insurance as a consequence of a claim for which compensation can be paid. If such expenses were to have been defrayed irrespective of the claim event, such expenses shall not be considered extra expenses.
- **Dental treatment.** Treatment of dental disease or *damage* which is normally carried out by a dentist in Denmark.
- **Epidemic.** The for purposes of this policy epidemic shall be taken to mean many people that are infected with the same disease within a short time.
- **Evacuation.** Transport of the Insured from a country or an area in connection with an occurred emergency situation to the closest safe area or country.
- **Erroneous exchange.** The swap of baggage because a person mistakes another person's baggage for his/her own.
- **Erroneous medical treatment.** Treatment which is regarded as entitled to compensation according to relevant Danish legislation (Lov om klage og erstatningssadgang inden for Sundhedsvæsenet chapter 3 and 4.)
- **Fixed itinerary.** Itinerary that can be documented by means of a travel description from a tour operator, purchased plane tickets, railway tickets or bus tickets or booked accommodation.
- **Foster children.** A foster child must have its publicly registered address at the residence of the Insured and the Insured must be approved by local authorities as the guardian of the child.
- **Foster parents.** Persons who are not the biological parents or the *stepparents* of the Insured but who have been approved by local authorities as the guardians of the Insured.
- **Foster siblings.** Persons who are not the biological siblings or the *stepparents* of the Insured but persons whom the Insured lives with or has lived with at the residence of the parents, *stepparents* or *foster parents* of the Insured.
- **Hands.** Hand and wrist showing symptoms in the hand.
- **Hijacking.** When an insured person is held hostage in connection with his/her transportation in aircraft, trains, buses, cars or vessels.

- **Implants.** An implanted, artificial part in the human body.
- **Jewellery** are objects that include gold, silver, platinum, pearls and precious stones.
- **Journey home.** A journey back to the *country of residence* during which the Insured is able to travel as a healthy person on maximum the same class of transport as during the initial home journey.
- **Kidnapping.** When an insured person is held hostage, and a political demand or demand for ransom is made
- **Litigation risk.** The risk of losing a trial.
- **Manual paid work.** The following is a survey of the trades/occupations within which occupational employment in this policy is regarded as manual paid work. Persons who work in a supervisory capacity or at executive/managerial level, including senior executives, are not regarded as manual paid workers, irrespective of whether the work is performed in the trades/occupations or firms specified herein. Antenna fitters, asphalt workers, automobile mechanics (repair of motor vehicles), boiler cleaning, butchers, carpenters, chimney sweeps, crane drivers, divers, electricians, emergency/rescue services personnel, factory workers, ferris, firemen (i.e. fire brigade), fitters of prefabricated kitchen units, the forestry sector, foundries, furniture makers, furniture removers, gas fitters, glaziers, gravel-pit workers, iron foundries, labourers (building and construction industry), limestone quarry work, masons (bricks, stones), the merchant navy, oil refinery workers, pipe-layers (drainage, sewage, etc.), plumbers, road workers, roofers, scaffolding erectors, shipyard workers, smiths, stokers, smiths (light engineering), window cleaners, wood-working factory, workshops. In the event of litigation or arbitration, the original Danish version is the solely valid version of these insurance conditions.
- **Motor race.** When 2 or more persons compete against each other using motor vehicles.
- **Natural disaster.** A disastrous situation which is not created by human beings and which releases natural forces including earthquakes, volcanoes, hurricanes, typhoons, tropical storms, storms, tornados, flooding, flood waves and tsunamis.
- **Next of kin.** The Insured's spouse or if there is no spouse the Insured's children. If there are no children, the sum insured will be paid to the Insured's concubinary/concubine who have been registered at the same address as the Insured for at least 2 years before his or her death.
- **Night parking.** When the car is left parked in a time period between 10 pm and 6 am.
- **The Danish Ministry of Foreign Affairs** This means the Danish Royal Ministry of Foreign Affairs.
- **Ordinary travel luggage.** The luggage which the Insured is allowed to and can bring on the journey according to the rules relevant for the specific journey that is to say hand luggage and checked-in luggage without excess weight.
- **Photo equipment.** Camera and complementary equipment.
- **Professional sportsmen/women** are sportsmen or sportswomen who are not covered by the following definition of an amateur sportsman/sportswoman: „An amateur sportsman/sportswoman is a sportsman/sportswoman who engages (i.e. trains, performs or competes) in his/her sport in his/her own interests without any contractual commitments to his/her club, without a personal or club sponsor; etc., and without receiving any remuneration apart from having their travel costs and accommodation paid. Sportswear and sports gear (equipment) etc. which the sportsman/sportswoman receives or has placed at his/her disposal and small prizes, including cash prizes, which the sportsman/sportswoman has an opportunity of winning in connection with performing in his/her sport, are not regarded as remuneration.“
- **Prostheses** are artificial limbs,
- **Psychiatric disorders** shall be taken to mean psychoses, neuroses, temporary states of maladaptation and other ailments and problems, which in Denmark are normally treated by a psychiatrist.
- **Psychotropic substances** shall be taken to mean marijuana, cannabis, hash, hemp and the like.
- **Psychological crisis treatment.** A professional set-up for psychological crisis treatment at the scene of the accident. The treatment is later finalised when the Insured returns to the *country of residence*.
- **Random accidents.** If the Insured has not caused the accident, it is a random accident. No-one can be held accountable for a random accident and the one who has suffered an injury in a random accident must pay his/her own expenses.
- **Risk zone.** Areas or countries which Europæiske defines as risk zones. A list of risk zones can be found on www.vip-online.com.
- **Repatriation.** Transport prescribed by a physician from the country where the illness/injury incurred to the *country of residence*. Repatriation is either conducted by air ambulance or ordinary charter flight, according to Europæiske's assessment.
- **Reason for litigation.** A dispute regarding an actual case which must be evaluated by a lawyer in order to determine whether the case should be trialled in court.
- **Theft noticed in flagranti.** Obvious, visual case of theft, during which no threat about violence is issued and during which the theft is seen or felt by the Insured.
- **Scientific expeditions** are expeditions to areas where the local authorities require special permit to stay.
- **Scuba diving.** Diving using oxygen containers.
- **Stepparents.** Persons, who are not the insured's biological parents, but who are married or cohabits (same address registered by the National Registration Office) as husband and wife with one of the biological parents.
- **Stepchildren.** Children, who are not the insured's biological children, where the insured is married to or cohabits (same address registered by the National Registration Office) as husband and wife with a biological parent.

- **Stepsiblings.** Persons, who are not biological siblings, but with whom the insured lives or has lived as siblings of a family for minimum one year.
- **Tropical disease.** Diseases which primarily occur in tropical or sub-tropical areas due to the climatic conditions.
- **Video equipment.** Video camera and complementary equipment.
- **War zone** is the areas or countries which are defined by Europæiske to be war zones. A list defining war zones can be found at www.vip-online.com and www.bti.dk.

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