

## Policy conditions for First Card – Travel

### Conditions applicable to Denmark

Policy number 656 9.601.200.005

The policy conditions are effective from 15 November 2020 and replace all previous policy conditions for First Card. Do you have questions about insurance requirements, please contact Tryg at telephone +45 70 12 97 00.

Travel insurance – First Card has been taken out with Tryg Forsikring A/S (Tryg) and is administered in cooperation with Nordea on behalf of First Card company cardholder.

You can read about the general conditions for the insurance in 15. For claims procedure and the documentation to be submitted together with the claim form, see 16.

### 1 Who is covered

The insurance covers the holder of a valid First Card principal card and the holder's travelling companion(s) if a spouse/cohabitant, children/stepchildren/adopted children/foster children below the age of 23 and the spouse's/cohabitant's children from previous relationships below the age of 23. These persons (including the principal cardholder) are all – separately – termed "the insured", provided that they fulfil the conditions for being covered by the insurance.

Foster children must be registered at the same address as the principal cardholder.

### The insurance covers

Type of benefit	Condition	Sum insured	Excess
Death as a result of an accident	5.1.	DKK 1,000,000 per insured, 50% of the sum insured if the insured has attained the age of 65 and DKK 10,000 for children up to the age of 18	
Permanent injury caused by an accident	5.2.	DKK 1,000,000 per insured with a 100% permanent injury, 50% of the sum insured if the insured is over the age of 65	
Cancellation insurance	6	Up to DKK 8,000 per person, maximum DKK 25,000	
Luggage delay	7	Up to DKK 5,000 per incident, after four hours' waiting time	
Delayed flight	8	Up to DKK 5,000 after four hours' delay	
Missed departure/catching up with itinerary	9	Up to DKK 7,500	
Luggage	10	Up to DKK 25,000 per event, only claims regarding luggage	DKK 1,000
Excess on renting of car	11	Up to DKK 10,000	
Cover of legal expenses	12	Up to DKK 125,000	10%, minimum DKK 2,500
Cover of collateral	13	Up to DKK 300,000 per dispute	

If the spouse/cohabitant and children do not make the outward/homebound journey together with the principal cardholder, they are covered only during the period of the trip spent together with the principal cardholder.

**2 When does the insurance cover** The insurance provides cover, provided that the cardholder has a Nordea First Card effective during the entire travel period of maximum 30 days from the beginning of the journey from the cardholder's country of residence or workplace.

The insurance covers both personal and business trips and ceases upon return to the residence or workplace address. The insurance period is automatically extended by up to 48 hours if the return to the residence or workplace address is delayed as a result of circumstances beyond the cardholder's control. The insurance period is also extended for as long as is required for medical treatment or hospitalisation.

### 3 Where does the insurance cover

The insurance covers trips all over the world outside the residence country, including trips between Denmark, the Faroe Islands and Greenland.

### 4 What does the insurance cover

## 5.0 Cover in the event of an accident while travelling

The insurance provides cover in the event of an accident while travelling. An accident is taken to mean a sudden event causing personal injury.

### 5.1 Death caused by an accident

The sum insured is DKK 1,000,000 per insured. If the insured has attained the age of 65, the sum insured is DKK 500,000. If the insured is below the age of 18, the sum insured is DKK 10,000.

Compensation is paid in the event of death if an accident has caused the insured's death within a period of one year from the date of the accident. Compensation paid to the insured in the event of permanent injury as a result of an accident will be deducted from the benefit paid in the event of death if the death is a result of the same accident. If the insured dies before the permanent injury compensation has been paid, no permanent injury compensation will be paid.

### Exceptions

The following incidents are not classified as accidents and no compensation is paid in the event of:

- death as a result of infection caused by bacteria, virus or any other infectious reason
- death caused by the use of medicine, surgical operation, treatment or medical examination.

### 5.2 Permanent injury caused by an accident

The sum insured is up to DKK 1,000,000 per insured. If the insured has attained the age of 65, the sum insured is DKK 500,000.

The insurance pays damages in the event of a degree of permanent injury of at least 5%.

If the insured is entitled to compensation for permanent injury, the degree of injury must be determined as soon as the final consequences of the injury can be determined, however not later than three years after the accident.

The degree of permanent injury is determined on the basis of the permanent injury rating list of the Danish National Board of Industrial Injuries. The degree of permanent injury is rated without taking the insured's occupation into consideration. The insurance does not cover loss of the ability to work.

The permanent injury compensation amounts to the percentage of the sum insured corresponding to the degree of permanent injury. The degree of permanent injury for the loss of several body parts cannot exceed 100%.

Permanent injury existing before the accident does not entitle the insured to compensation. Compensation cannot be higher as a result of a pre-existing permanent injury than if such permanent injury had not existed.

### Exceptions

The following incidents are not classified as accidents and no compensation is paid in the event of:

- permanent injury as a result of infection caused by bacteria, virus or any other infectious reason

- permanent injury caused by the use of medicine, surgical operation, treatment or medical examination.

## 6 Cancellation insurance

The sum insured is up to DKK 8,000 per person, maximum DKK 25,000 per claim. It is possible to increase the sum insured by paying an additional charge to be agreed direct with Tryg by telephone on +45 70 12 97 00 or by e-mail [nordeateam@tryg.dk](mailto:nordeateam@tryg.dk).

When contacting Tryg, the insured should state:

- policy number
- name, address and personal registration number of every person insured
- date of outward and homebound journey
- destination.

The insurance covers cancellation of a trip if the insured is unable to leave home to go on the trip due to sudden serious illness, injury or death in respect of the following persons:

- the insured or the insured's spouse, cohabitant, children, brothers/ sisters, parents, parents in law, grandparents, grandchildren and their spouses/cohabitants or a person to whose care any of the above persons is entrusted
- a person whom the insured goes on a trip to visit
- a travelling companion who intends to accompany the insured and has booked a ticket to the same destination.

Furthermore the insurance covers cancellation as a result of:

- suspension of payments of own enterprise
- fire or another unexpected event concerning the property of the insured in the insured's country of residence.

In the event of cancellation, insurance cover is provided up to the sum insured for expenses the insured has to pay according to the tour operator's travel conditions. The tour operator may be a travel agency, carrier and an agency letting/hiring out hotel rooms, flats, holiday homes, villas, tents, caravans, auto campers, pleasure boats and the like.

The insurance provides cover only if the illness or injury occurred suddenly and was unknown at the time when the trip was booked. The insurance covers a person with a pre-existing medical condition, provided that such condition has been stable for a period of two months before the trip was purchased.

The cancellation insurance is valid until the insured has checked in and started the trip. For trips with the insured's own car, the cancellation cover ceases when the insured sits in his/her car to start the trip.

Travel arrangements must be cancelled as soon as possible after the insured has realised that the trip cannot be made.

### Exceptions

The insurance does not cover:

- losses arising from the insolvency of the tour operator, the filing of a bankruptcy petition against the tour operator or the tour operator's default on its financial obligations as a carrier and tour operator
- expenses reimbursed by the tour operator, the hotel, the airline company or other operators.

## 7 Luggage delay

The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries for up to DKK 5,000 per person per claim.

The insurance covers if luggage checked in is delayed by more than four hours from the insured's arrival at a destination outside his/her residence country.

The purpose is not to replace the objects disappeared, but only to make it possible to buy clean clothes and toiletries in order to meet an acute need. Compensation is given on the basis of the functional value and not based on the type of brand normally used by the insured.

The purchases must be made at the arrival destination. When the delayed luggage reappears, the insured is in a position as if the damage had not occurred, and the insurance does not cover objects purchased after that time.

It is a condition for payment of compensation that the luggage has been checked in with an airline company as accompanying luggage and that the insured has received a luggage receipt for the luggage checked in.

### Exceptions

No compensation is paid for:

- departures other than those registered in the international reservation system for registered scheduled flights
- the confiscation of luggage by the customs authorities and/or any other authorities
- delayed luggage at the ultimate destination according to the itinerary.

## 8 Delayed flight

The insurance covers reasonable and necessary additional expenses for meals and bed nights, if any, by up to DKK 5,000 per person.

### Exceptions

The insurance does not cover if:

- the flight is delayed as a result of strikes, work-to-rule actions or similar actions among air traffic controllers, airport staff or other staff
- the flight is delayed in the country of residence/workplace
- the insured is to be blamed for not fulfilling the current carrier's/ airport's minimum transfer time/transit time.

## 9 Missed departure/catching up with itinerary

The insurance covers reasonable and necessary additional expenses up to DKK 7,500 per person per trip for transportation in order to be able to catch up with the planned itinerary, although on economy class as a maximum.

The insurance covers the period of time from the insured has left his/her home/workplace or holiday destination to the first check-in on the trip.

The insurance covers expenses for catching up with the originally planned itinerary as a result of:

- disruption affecting public means of transportation
- strike or lockout at the insured's workplace
- unforeseen weather conditions

- traffic accidents that require salvage by a salvage company or unforeseen traffic impediments in case a private car is used
- documented power cuts.

Missed departure must immediately be reported to Tryg Alarm, which will assist in arranging transportation, accommodation etc.

## 10 Luggage

The sum insured is up to DKK 25,000 per trip. However, photo and/or video equipment, radio, television, PC, bicycle, windsurfing board, skiing and golf equipment are covered up to DKK 10,000 per object. Policy excess of DKK 1,000 per claim applies to the insurance, except in the event of robbery of cash.

The insurance covers the insured's personal belongings and objects which the insured brings along on the trip that belong to his or her employee.

The insurance covers fire, robbery and burglary.

In addition, the insurance covers loss of and damage to checked-in luggage, provided that the insured has notified the incident to the airline company and has been given a receipt for the notification in the form of a Property Irregularity Report (P.I.R.) issued by the airline company.

Cash, checks and credit cards are compensated only in the event of fire, robbery and burglary by up to DKK 6,000 per event.

The insured is compensated for the replacement value of objects that are not more than two years old. For other objects Tryg can make deductions for age, wear and tear, reduced usefulness or other circumstances. Tryg can also have the objects repaired and pay the amount corresponding to the price of the repair or take possession of the object against payment of a cash compensation.

### Exceptions

The insurance does not cover:

- objects that are forgotten, lost, mislaid or left
- damage caused by deficient packaging and ordinary rough handling of suitcases and other luggage
- damage caused by poor packaging or leaking of liquid brought along on the trip
- damage to luggage handed in to a means of transportation other than the one the insured used for travelling.

## 11 Excess on renting of car

The sum insured amounts to DKK 10,000 per claim and applies during the period for which the vehicle has been rented and for a maximum period of 30 consecutive days.

The insurance covers excess, if any, on third party/comprehensive insurance covering the rented car or scooter (only scooters with a maximum cc of 250 are comprised).

### Conditions

It is a condition that:

- the damage is a compensable damage
- the vehicle has been rented during the trip from a business that legally hires out cars or scooters

## Exceptions

The insurance does not cover:

- insurance events caused by gross negligence
- insurance events caused by the insured being under the influence of alcohol, drugs, medicine and the like
- damage exclusively occurred in the mechanical parts of the car/scooter (such as engine, gear box and steering mechanism)
- damage occurred during transportation, for instance with a car or a trailer
- damage caused by manufacturing faults and faulty design
- damage such as rust, corrosion, frost burst, paint scratches and the like
- if the insured breaches the rental contract
- insurance events caused by a driver without a valid driving licence
- puncture and tyre damage unless such damage occurs in connection with another compensable damage
- impairment in value, administrative or other payments imposed by the rental service
- theft of rented car accessories (such as child car seats).

## 12 Legal aid

The sum insured is up to DKK 125,000 per person. The excess amounts to 10% per claim, minimum DKK 2,500.

The insurance covers the insured's legal expenses in connection with an action under civil law with a claim for damages as a result of the fact that the insured as a private individual:

- unintentionally and outside a contractual relationship causes harm to a third person or involuntarily breaks local laws or public provisions.

## Exception

The insurance does not cover assistance in connection with damage caused by the use, possession or keeping of a motor vehicle.

## 13 Provision of collateral

The sum insured is up to DKK 300,000 per dispute.

Tryg provides security for:

- payment of litigation costs
- release of the insured in the event that the insured is retained by the police, imprisoned or threatened with imprisonment in connection with a traffic accident; within the sum insured the amount of bail is limited to DKK 125,000 per insured.

The collateral is to be considered as an interest-free loan, which must be repaid to Tryg.

## Exceptions

The insurance does not cover collateral for penalties or personal liability.

## 14 General exceptions

The insurance does not cover:

- insurance events that irrespective of state or soundness of mind are caused by the insured with intent, gross negligence, under the influence of self-inflicted intoxication or under the influence of drugs or other similar toxins and abuse of

medicine unless it can be proved that the claim event is not related to these factors

- participation in criminal acts
- participation in fights, except in self-defence
- actual or attempted suicide
- professional diving
- participation in professional sports; however, transportation to and from the destinations and during the stay as a private individual is covered; professional sports means sports where the person practising sports receives compensation other than pure reimbursement of costs and where such compensation is consequently to be reported as income
- participation in motor sports irrespective of the type
- aircrew during flight
- travel to and from oilrigs and damage caused by work on oilrigs
- claims caused by new laws, regulations or guidelines issued by public authorities
- participation in expeditions or mountain climbing
- confiscation of luggage made by customs authorities or any other authorities
- trips in the residence country
- expenses that are fully or partially compensated by the National Health Insurance, for instance via the European Health Insurance Card.
- actual or attempted suicide.

## War and terror

The insurance does not cover insurance events directly or indirectly caused by war and warlike situations, terror, sabotage, riots, civil unrest or nuclear accidents.

The insurance provides cover if situations as mentioned above occur in the country in which the insured stays while travelling outside his/her residence country. The insurance covers a maximum period of one month as from the outbreak of the conflict.

It is a prerequisite for the claims liability that:

- trips are not made to a country which at the time of departure is at war, in a warlike situation, subject to riots or civil unrest or has been exposed to a nuclear accident
- the Danish Ministry for Foreign Affairs does not advise against travelling to the relevant country because of terrorism or sabotage
- the insured does not himself/herself participate in the actions
- the conflict does not include emission of biological or chemical compounds, generation of nuclear power, nuclear explosion and radioactive irradiation occurred in connection with military actions or in the course of the insured's work on nuclear power plants.

Insurance events caused by the authorities' choice based on the above to completely or partially suspend aviation or other forms of collective traffic are not covered.

## 15 General conditions

### 15.1 Insurer and insured

#### Insurer:

Tryg Forsikring A/S  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark

#### Insured:

Nordea Danmark, filial af Nordea Bank Abp, Finland, FO-nr. 2858394-9, Patent- och registerstyrelsen, CVR-nr. 25992180, København

Christiansbro  
Strandgade 3  
0900 Copenhagen C  
Denmark

### 15.2 Agreements

The insurance is subject to Danish law, including the Danish Financial Business Act and the Danish Insurance Contracts Act to the extent the latter has not been deviated from.

### 15.3 Payment of compensation

Compensation will be paid when Tryg has received and evaluated the information which Tryg considers necessary in order to judge whether compensation is to be paid and the size of such compensation.

In the event of payment of compensation Tryg will subrogate to the rights of the insured.

Compensation will be paid in Danish kroner.

### 15.4 Insurance with another company

If insurance has been taken out against the same risk with another company, double insurance exists and the claim must also be reported to the other company.

If another insurance company makes exceptions or reduces the claims liability in the event of double insurance, the same exceptions and reductions also apply to this insurance. This implies that Tryg and the other insurance company will pay proportionate compensations. This provision also applies to cases where both insurances have been taken out with Tryg.

The double insurance provision does not apply to death, see 5.1, and permanent injury, see 5.2.

### 15.5 Complaints

If you disagree with Tryg's decision, you can contact the department that processed your claim. If, having contacted the relevant department, you are still dissatisfied, you can contact Kvalitetsafdelingen (quality department), which is the Tryg department responsible for complaints.

Tryg Forsikring A/S  
Postal code J22  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark  
Tel +45 72 17 03 90  
E-mail: [kvalitet@tryg.dk](mailto:kvalitet@tryg.dk)

Should your contact to Kvalitetsafdelingen not provide a satisfactory result, you can complain to:

The Insurance Complaints Board  
Anker Heegaards Gade 2  
1572 Copenhagen V  
Denmark  
Tel +45 33 15 89 00 from 10.00 to 13.00  
[www.ankeforsikring.dk](http://www.ankeforsikring.dk)

Complaints to the Insurance Complaints Board must be submitted using a special form, which you can get from Tryg's Kvalitetsafdeling or from the Board itself. There is a small charge.

Disputes about the insurance agreement that are brought before the court are settled according to Danish law and by Danish courts according to the rules of the Danish Administration of Justice Act on venue.

### 16 In the event of loss/injury

In the event of a serious loss or injury the insured or another person must immediately contact:

#### Tryg Alarm

Our staff and medical officers at Tryg Alarm can be reached around the clock on:  
Tel: +45 70 26 20 53  
Fax: + 45 70 26 20 54

In the events where the insured incurs minor expenses, the insured must in the first instance pay such expenses for his/her own account and subsequently, on return from the trip, apply for compensation. This can be done by contacting Skade og rejseservice (claims and travel service) between 8.00 and 16.00 on +45 70 12 97 00.

Claims can also be notified at [tryg.dk](http://tryg.dk) under Privat – Anmeld skade.

### 16.1 Claim form

This section describes the documentation required to accompany the claim form concerning each type of cover.

#### Death caused by an accident

- death certificate
- autopsy report, if available
- documents specifying the beneficiaries (such as will or extract from the Danish Central Office of Civil Registration containing information on relatives);
- police investigation report, if any.

#### Permanent injury caused by an accident

- medical report
- a description of the incident and names and addresses of witnesses, if any
- police investigation report, if any.

#### Cancellation insurance

- original documentation for the trip and tickets
- confirmation of cancellation from the tour operator or the like and statement of the amount that has been refunded, if applicable
- medical report, death certificate or report to the police etc

- copy of the application for suspension of payments of own business.

The insured must bear the cost of the medical report. The patient must allow access to relevant medical records, including information about courses of earlier diseases if required by Tryg.

#### **Delayed flight and luggage**

- PIR (Property Irregularity Report) or any other documentation for the delay issued by the airline company
- documentation for when the luggage has been returned to the insured
- original receipts for expenses paid on the location where the delay occurred.

#### **Missed departure/catching up with itinerary**

- details about the event in the form of a policeman's report or a declaration from the airline company, authorities or the like
- original receipts for expenses.

#### **Luggage**

- details about the event in the form of a policeman's report or a declaration from the airline company
- original receipts or other documentation for the age and value of the stolen or damaged objects.

#### **Legal aid**

- the request for cover of legal expenses is made by the lawyer who has taken on the case; subsequently, the lawyer reports the claim to Tryg.

#### **Provision of collateral**

- policeman's report, transcript of court records or the like to document a requirement for collateral/bail.