

Policy conditions for First Card Executive – Travel

Conditions applicable to Denmark

Policy number 656.9.601.200.007.

The policy conditions are effective from 15 November 2020 and replace all previous policy conditions for First Card Executive - Travel.

The travel insurance is provided by Tryg Forsikring A/S ("Tryg") and is administered in cooperation with Nordea on behalf of the First Card Executive cardholder.

You can read about the general conditions for the insurance in condition 20. For the claim procedure and the documentation to be submitted together with the claim form, see condition 21

If you have any questions concerning the policy, please contact Tryg on +45 70 12 97 00

1 Who is covered

The insurance covers the holder of a First Card Executive payment card and the holder's travel companions if a spouse/cohabitant, children/stepchildren/adopted children/foster children under the age of 23 and the spouse's/cohabitant's children from previous relationships under the age of 23. These persons (including the cardholder) are all – separately – termed "the insured", provided that they fulfill the conditions for being covered by the insurance. Foster children must be registered at the national register as residing at the same time address as the cardholder. If the spouse/cohabitant and children do not make the outward and homebound journey together with the cardholder, they are covered only during the period of the trip spent together with the cardholder.

2 When does the insurance cover

The insurance cover become effective when the card has been issued. The insurance ceases when the card is no longer valid.

If the card is replaced during the insurance period by another valid First Card Executive payment card, the insurance still applies.

For the individual trip the insurance cover starts when the insured leave their residence or workplace address if the cardholder has a First Card Executive payment card that is valid during the entire travel period.

The insurance covers journeys lasting up to 60 days.

It is possible to extend the insurance period by up to 18 months 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.

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

The cancellation insurance is valid until the insured has checked in and started the trip. For trips by car, the cancellation cover ceases when the insured sits in the car to start the trip. For more information see condition 7.

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. If the return is delayed on account of medical treatment or hospitalisation, the period of insurance cover is extended for as long as is required.

The insurance covers both business and personal trips.

3 Where does the insurance cover?

The insurance covers trips all over the world outside the country of residence, including trips between Denmark, the Faroe Islands and Greenland. However, trips in the country where the insured's residence or workplace address is located are not covered.

4 The insurance covers

Type of benefit	Condition	Sum insured	Excess
Expenses for medical treatment of illness and injury while travelling	5	Reasonable and necessary expenses	
Dental injury		Up to DKK 10,000	
Repatriation in the event of illness and injury	5.3	Reasonable and necessary expenses	
Repatriation in the event of death	5.4	Reasonable and necessary expenses	
Repatriation of children	5.5	Reasonable and necessary expenses	
Curtailment of trip	5.6	Reasonable and necessary expenses	
Visit to the insured	5.7	Reasonable and necessary expenses for travel, accommodation and meals for 3 persons for up to 10 days (up to DKK 1,500 per person per day)	
Travel companions in the event of sudden illness	5.8	Reasonable and necessary expenses for travel, accommodation and meals for 2 persons for up to 10 days (up to DKK 1,500 per person per day)	
Death as a result of an accident	6.1	DKK 1,000,000 per person DKK 10,000 for children under the age of 18	
Disability as a result of an accident	6.2	DKK 1,000,000 per person with a 100% permanent injury	
Cancellation insurance	7	Up to DKK 25,000 per person, maximum DKK 60,000	
Luggage delay	8	Up to DKK 7,000 per event per person after four hours' waiting time	
Delayed flight	9	Missed departure/catching up with itinerary	
Missed departure/catching up with itinerary	10	Up to DKK 10,000	
Connecting flight	11	Up to DKK 10,000 per person, maximum DKK 20,000 per claim per trip	
Luggage	12	Up to DKK 30,000 per event Only claims regarding luggage	DKK 1,000
Excess when renting a car or a scooter	13	Up to DKK 10,000	
Personal liability	14	Up to DKK 5,000,000 per claim for personal injury and up to DKK 2,000,000 per claim for property damage	
Liability for damage to rented holiday home	15	Up to DKK 2,000,000 per claim	DKK 300
Cover for assault	16	Up to DKK 500,000 per person	
Legal expenses	17	Up to DKK 125,000	10%, min. DKK 2,500
Cover of collateral	18	Up to DKK 300,000 per dispute	
Emergency counselling	19	Necessary expenses for psychological emergency counselling on location Up to DKK 10,000 for psychological counselling after return. Necessary expenses for travel, accommodation and meals for 2 persons travelling to the insured for up to 5 days.	

5 Sudden illness and injury while travelling

- The insurance covers reasonable and necessary expenses incurred by the insured in connection with acute illness, injury or dental treatment while travelling (does not apply to tooth damage caused by chewing).

- In case of dental damage the maximum cover is DKK 10,000.

- Any injury or illness that requires medical treatment must immediately be notified to Tryg Alarm (see condition 22).

5.1 Pre-existing medical condition

- If the insured has a pre-existing medical condition, the insurance covers the treatment of a sudden aggravation of the illness occurred while travelling. However, the illness must have been stable for a period of two months before departure, meaning that there has been no form of aggravation which has required contacting a doctor or resulted in a plan for additional examinations, treatment or hospitalisation.

Is the insured sufficiently fit and healthy to travel, or is the insured required to submit to a medical pre-assessment?

Find out whether the insured is required to submit to a medical pre-assessment by answering the following questions:

- Has the insured been admitted to a hospital within the last two months?
- Has the insured undergone surgery within the last two months?
- Has the insured received treatment in an accident and emergency department/been attended to by an on-call physician within the last two months?
- Has the insured started on any new medication or changed or discontinued medical treatment within the last two months?
- Has the insured been treated/attended to by a physician or any other therapist within the last two months?
- Has the insured been called for or referred to an examination/treatment or added to a waiting list?
- Has the insured failed to consult a physician or refused treatment?
- Has the insured been diagnosed with an incurable/serious illness?

Has the insured answered “yes” to any of these questions?

Then the insured is required to call Falck Global Assistance on tel. +45 44 20 46 55 to obtain an assessment of the specific situation.

When the insured has spoken with Falck Global Assistance and requested a medical pre-assessment, the insured will either be informed that he or she is allowed to travel without restrictions – or that cover is not available for the relevant illness/condition/injury.

5.2 Medical treatment of sudden illness and injury while travelling

The insurance covers

- medical treatment and medicine prescribed by a doctor
- hospital stay and treatment, including surgery
- up to ten treatments by a physiotherapist; the treatment must have been prescribed by the treating doctor or Tryg's medical officer; the expenses must be approved by Tryg
- travel expenses to a local doctor or local treatment facility
- transport to the nearest hospital or treatment facility providing the medical treatment which the insured needs; the transport

also includes transport by air ambulance, provided that the transport is ordered by a doctor in consultation with Tryg's medical officer

- hotel and meals where an extraordinary stay is ordered by a doctor
- catching up with the originally planned itinerary when the trip is delayed because the insured was ordered by a doctor to stay in a hospital or a hotel.

It is a prerequisite for compensation that the insured obtains a medical case report from the locally authorised treating doctor. The medical case report must contain a diagnosis and information about the treatment carried out.

In addition, the insurance covers treatment of dental injury caused by an accident occurring while travelling. The treatment and examinations must be made or prescribed by a dentist and the treatment must be started abroad. The finishing treatment may, if necessary, be made in the insured's home country.

Exceptions

The insurance does not cover

- expenses for treatment of a pre-existing medical condition which has not been stable for a period of two months before departure
- if according to a relevant medical opinion obtained immediately before the departure, the pre-existing medical condition can be expected to deteriorate during the planned trip and the activities related to such a trip
- if the insured has refused medical treatment of the illness or the injury prior to the insurance period or if medical treatment has been abandoned
- treatment of AIDS, HIV or other sexually transmitted diseases or their consequences
- injuries caused by toxic effects of medicine, alcohol or other euphoriant drugs
- compensation for the mental implications of injury or illness
- self-inflicted injury or injury caused by the circumstance that the insured has deliberately exposed himself/herself to evident danger
- stays at health resorts or wellness centres
- continued treatment if the insured refuses repatriation and if the local doctor in consultation with Tryg's medical officer has decided to repatriate the insured
- Treatment after the return to the insured's country of residence be proved that the claim event is not related to these factors expenses incurred for the treatment of illness or injury if the insured, after having been repatriated, travels abroad again without having made a written agreement with Tryg about this
- childbirth incurred after the end of the 35th pregnancy week, i.e 5 weeks before term.
- dental injury caused by biting or chewing.

See also condition 20 General exceptions.

5.3 Repatriation in the event of sudden illness or injury

The insurance covers reasonable and necessary expenses for repatriation of the insured to his/her country of residence. Repatriation must be prescribed and approved by Tryg's medical officer. Tryg is entitled to demand that the insured is transported to his/her country of residence.

5.4 Repatriation in the event of death

The insurance covers reasonable and necessary expenses for repatriation of the insured to the insured's country of residence and expenses for statutory measures such as embalming and expenses for a clergyman, coffin etc.

5.5 Repatriation of children accompanying the insured

The insurance covers reasonable additional expenses for repatriation of children under the age of 18 accompanying the insured on the trip, provided that the insured is hospitalised due to illness or injury and it is believed to serve the children best for them to be sent home to their family in the country of residence.

Repatriation must be agreed with Tryg, and Tryg will assist in arranging transport.

Expenses for repatriating children are not covered if the insured's spouse/cohabitant participates in the trip.

5.6 Curtailment of trip

The insurance covers reasonable and necessary additional expenses for transport to the country of residence or workplace.

If an emergency causes the insured to interrupt his/her trip in order to return to the country of residence or workplace, the insurance covers reasonable and necessary travel expenses for scheduled means of transport, provided that the reason for curtailment of the trip is

- that a serious or life-threatening illness/accident or death occurs affecting the insured's spouse/cohabitant, children, siblings, parents, parents in law, grandparents, grandchildren or their spouses/cohabitants, a close colleague in such colleague's country of residence or workplace or a colleague accompanying the insured where such colleague is covered by his/her own First Card Executive travel insurance
- that serious damage to or burglary has occurred to the insured's dwelling or at the insured's workplace in the insured's country of residence or workplace requiring that the insured immediately returns to his/her country of residence/workplace; serious damage or burglary is taken to mean a situation where all or a significant part of the dwelling or workplace is affected, for instance in connection with fire, flood or burglary resulting in extensive destruction or theft.

The insurance further covers reasonable and necessary additional expenses for transport of a replacement to the place where the insured was as well as the subsequent return trip to the country of residence/workplace.

The return trip to the country of residence/workplace must be agreed with Tryg before departure.

Compensation is paid only if the immediate return to the insured's country of residence/workplace is necessary and the insured arrives in his/her country of residence/workplace not later than 48 hours before the planned return.

If the insured resumes the trip, reasonable and necessary travel expenses for the return trip will be covered, provided that the trip is resumed not later than 15 days before the travel period expires.

5.7 Visit to the insured

The insurance covers reasonable and necessary expenses for transport, hotel accommodation and meals for three persons.

Transport expenses cover air travel on economy class as a maximum. Expenses for accommodation cover as a maximum a stay at a middle-category hotel by up to DKK 1,500 per person per day for a maximum of ten days, including meals.

The insurance covers visit to the insured if the insured for medical reasons for the time being cannot be transported home to the country of residence and is forced to stay at least five days in a hospital. The visitor is covered during the trip by the cardholder's travel insurance.

Visit to the insured must be agreed with Tryg before departure.

Limitation

The insurance does not cover visit to the insured if the insured applies the cover of travel companion in the event of sudden illness in 5.8.

5.8 Travel companion in the event of sudden illness

The insurance covers reasonable and necessary additional expenses for transport, accommodation and meals for two insured travel companions over the age of 18 and all insured children under the age of 18.

Transport expenses cover air travel in economy class as a maximum. Expenses for accommodation cover as a maximum a stay at a middle-category hotel by up to DKK 1,500 per person per day for a maximum of ten days, including meals.

The insurance covers expenses for persons accompanying the insured, if the insured's planned trip is cancelled or delayed in the following cases:

- the insured suddenly becomes ill or injured
- the insured dies
- the insured is repatriated.

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

To obtain cover there must be causality between the accident and the injury. Whether the event in itself was sufficient to cause/explain the injury will be taken into account in the evaluation.

Exceptions

The insurance does not cover

- Consequences of an accident if the main reason is a pre-existing medical condition or predisposition to a disease (apart from turns or faints).
- Aggravation of the consequences of an accident as a result of an existing disease or a disease which happens to arise.
- Death of natural causes or where the cause of death is unknown.
- Injuries to the body as a result of physical wear or excess strain that does not arise suddenly.
- Injuries caused by infection with diseases, virus infection, bacteria or other microorganisms or the like.
- Poisoning from food, beverages, stimulants and medicine.
- Consequences of dental, medical and other treatments that

are not necessitated by a covered accident.

- death or permanent injury caused by injuries arising while giving birth or as a result of childbirth.
- Permanent injury in the form of mental consequences after events where the insured has not been exposed to bodily injury.
- Permanent injury or death as a result of excess strain on other parts of the body than those damaged in the accident.

6.1 Death caused by an accident

The sum insured is DKK 1,000,000 per insured. If the insured is under the age of 18, the sum insured is DKK 10,000.

Compensation is paid if the insured dies within one year of the accident. If compensation has been paid for permanent injury after the same accident, the compensation for the permanent injury will be deducted from the compensation for the death.

6.2 Permanent injury caused by an accident

The sum insured is DKK 1,000,000 per insured.

Compensation is paid in the event of a degree of permanent injury of at least 5%. Compensation amounts to a percentage, corresponding to the degree of permanent injury, of the sum insured.

The degree of permanent injury cannot exceed 100% per accident and 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.

An 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.

7 Cancellation insurance

The sum insured is up to DKK 25,000 per person, with a maximum of DKK 60,000 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.

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

- the insured or the insured's spouse/cohabitant, children, siblings, parents, parents in law, grandparents, grandchildren or 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 travel companion who intends to accompany the insured and has booked a ticket to the same destination.

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

- the insured or the insured's spouse/cohabitant, children, siblings, parents, parents in law, grandparents, grandchildren or 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 travel 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 there was no knowledge and/or symptoms of the illness or injury at the time when the trip was booked and paid. 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 (see condition 5.1).

The cancellation insurance is valid until the insured has checked in and started the trip. For trips by car, the cancellation cover ceases when the insured sits in the car to start the trip.

Travel arrangements must be cancelled with the tour operator 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.

8 Luggage delay

The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries for up to DKK 7,000 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 country of residence.

The purpose is not to replace the objects delayed, 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

- purchases of any type of sports, IT and electronic equipment
- purchases of appliances, instruments and tools for business purposes
- 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
- delays caused by strikes or industrial disputes
- delayed luggage at the ultimate destination according to the itinerary.

9. Delayed flight

The insurance covers reasonable and necessary additional expenses for meals and bed nights, if any, until flight departure by up to DKK 7,500 per person.

In addition, compensation is paid by up to a total of DKK 500 for necessary clothes and toiletries for the insured persons combined if the luggage is not handed out.

Compensation is paid if the departure of a reserved flight is delayed for more than four hours, or if a reserved flight has been completely cancelled or if the insured is not included on a reserved flight due to overbooking and no alternative flight can be offered within four hours.

Exceptions

The insurance does not provide 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
 - the flight is cancelled due to the bankruptcy of the airline
- Missed departure/catching up with itinerary

10 Missed departure/catching up with itinerary

The insurance covers reasonable and necessary additional expenses up to DKK 10,000 per person per trip for transport in order to be able to catch up with the originally 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 if the insured has missed his/her departure

through no fault of his/her own and was unable to foresee it as a result of

- disruption affecting public means of transport
- 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 transport, accommodation etc.

11 Catching up with itinerary in case of delayed arrival to a connecting flight

The insurance covers reasonable and necessary expenses for new air tickets, bed nights and meals by up to DKK 10,000 per person, maximum DKK 20,000 per claim per trip, in case of delayed arrival to a reserved connecting flight.

The delay must be caused by

- the fact that the insured is involuntarily not included on a reserved flight due to missed departure of the connecting flight and no alternative flight can be offered
- missed departure of the connecting flight and no alternative flight can be offered
- cancelled flights or overbooking
- unforeseen weather conditions, acts of God or technical reasons.
- a criminal act such as hijacking.

Delayed arrival to a connecting flight must immediately be reported to Tryg Alarm, which will assist in arranging transport, accommodation etc.

Exceptions

The insurance does not cover

- delays as a result of strikes, work-to-rule or similar actions among air traffic controllers, airport staff or other staff known before the departure
- failure to include the necessary transfer time stated by the airline companies in their timetables.

12 Luggage

The sum insured is up to DKK 30,000 per trip. However, photo and/ or video equipment, radios, television sets, PCs, bicycles, windsurfing boards, 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.

The insurance covers the insured's personal belongings and objects which the insured brings along on the trip that belong to his/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, cheques 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 liquids brought along on the trip
- damage to luggage handed in to a means of transportation other than the one the insured used for travelling.

13 Excess when renting a car or a scooter

The sum insured amounts to DKK 10,000 per claim and applies during the period for which the motor 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 of a maximum of 250 cc 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
- the driver and the cardholder are included in the rental contract
- the driver is one of the persons insured (see condition 1).

Exceptions

The insurance does not cover

- damage caused by gross negligence
- damage 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 transport, 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 license
- puncture and tyre damage unless such damage occurs in connection with another compensable damage
- Impairment in value, administrative or other charges imposed by the rental service
- theft of rented car accessories (such as child car seats).

14 Personal liability

The sum insured is up to DKK 5,000,000 in case of personal injury and up to DKK 2,000,000 in case of damage to property.

The insurance covers liability incurred by the insured as a

private individual while travelling in the event of injury to persons or damage to property in accordance with applicable law of the country in which the injury or damage occurs.

Exceptions

The insurance does not cover liability

- assumed by the insured in connection with the insured's performance of his/her employment
- damage to property which the insured owns, borrows, stores, uses, transports, processes or treats or for other reasons is in possession or control of
- damage caused by using a motor vehicle, a caravan or trailer, vessel or aircraft
- damage caused by dogs.

15 Liability for damage to rented holiday home

The sum insured is up to DKK 2,000,000 per claim. Policy excess of DKK 300 per claim applies to the insurance.

The insurance covers liability incurred by the insured as a private individual for damage to

- equipment or building parts in a rented hotel room, flat, holiday home or a villa where the damaged objects are entrusted to the insured
- a rented caravan, mobile home or tent entrusted to the insured.

Exceptions

The insurance does not cover

- damage occurred during the performance of paid or unpaid work
- damage caused by the fact that the insured by agreement or otherwise has assumed more extensive liability than follows from the ordinary rules on liability outside a contractual relationship.

16 Cover for assault

The sum insured is up to DKK 500,000 per person.

The insurance covers acts of violence against or maltreatment of the insured if it is committed by a third party causing provable injury. Compensation is calculated according to the amount which the liable person causing the injury would have to pay in damages for a similar injury according to Danish legal practice.

Exceptions

The insurance does not cover loss of or damage to luggage or valuables, including money, watches and jewellery.

Moreover, the insurance does not cover damage caused to the insured by a travel companion.

17 Legal aid

The sum insured is up to DKK 125,000 per person. Policy excess of 10% per claim, minimum DKK 2,500, applies to the insurance.

The insurance covers the insured's legal expenses in connection with an action under civil law against the insured with a claim for damages if 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.

18 Collateral/bail

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

Exceptions

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

19 Emergency counselling

The insurance covers necessary expenses for

- psychological emergency counselling for the insured and coinsured on the location
- the insured's own payment of psychological treatment prescribed by a doctor after his/her return of up to DKK 10,000, provided that treatment is started not later than four weeks after his/her return and subject to agreement with Tryg's medical officer and that reimbursement is made by the Danish National Health Insurance
- emergency counselling by phone for the insured's spouse/cohabitant, children, parents and siblings who are either staying in Denmark or travelling with the insured
- transport and necessary expenses for hotel accommodation and meals for two persons travelling to the insured for up to five days if Tryg's medical officer finds that the insured needs to see his/her spouse/cohabitant, children, parents or siblings in person provided that the cover of visit to the insured is not simultaneously applied, see condition 5.8.

The insurance covers emergency counselling when a covered event has resulted in a mental crisis due to

- sudden illness or death
- robbery
- assault
- accident
- fire, explosion or burglary
- search and rescue actions
- acts of God or epidemics
- war or warlike situations
- insurrections, civil commotion or other violent situations, including terrorism.

If the insured needs emergency counselling, the insured must immediately contact Tryg Alarm, which will assist in arranging contact to a psychologist or psychiatrist.

Exceptions

The insurance does not cover expenses in connection with

- violent situations committed by a travel companion
- travels by the insured into an area if the Danish Ministry of Foreign Affairs has advised against travelling to that area or already recommended evacuation

- psychological treatment the expenses of which are refunded, for instance by the public healthcare system.

20 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-defense
- professional diving
- participation in professional sports; however, transport 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
- 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 country of residence
- 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 country of residence. 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.

21 General conditions

21.1 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, Strandgade3
0900 Copenhagen K
Denmark

21.2 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.

21.3 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.

21.4 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 insurance 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 condition 6.1, and permanent injury, see condition 6.2.

21.5 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
Postal code J22
Klausdalsbrovej 601
2750 Ballerup
Denmark
Tel +45 72 17 03 90
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 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.

22 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 9.00 and 16.00 on +45 70 12 97 00.

Claims can also be notified at tryg.dk under Privat – Anmeld skade.

22.1 Claim form

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

Illness and repatriation

- medical case report from the treating doctor abroad
- copy of prescriptions
- a list of expenses
- original receipts
- documentation from dentist abroad.

Curtailement of trip and visit to the insured

- original receipts for additional expenses for transport, accommodation and meals
- medical case report, death certificate or report to the police/rescue service/insurance company.

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 in the event of an accident medical case report

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

Cancellation

- 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 case 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 case 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
- statement of replacement purchases.

Missed departure/catching up with itinerary

- details about the event in the form of a police 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 police report or a declaration from the airline company, authorities or the like
- original receipts or other documentation of the age and value of the stolen/damaged objects.

Excess when renting of car or scooter

- statement of claim (invoice)
- rental contract
- claim report from the hirer
- documentation for paid excess.

Personal liability

- description of the sequence of events
- names and addresses of the injured and witnesses, if any
- police report, if any.

Liability for damage to rented holiday home

- description of the sequence of events
- a written claim from the other party.

Assault

- documentation for report to the nearest police authorities
- medical case report
- the names and addresses of witnesses, if any.

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

Collateral/bail

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

Emergency counselling

- contact Tryg Alarm, which will assist in arranging contact to a psychologist or psychiatrist.