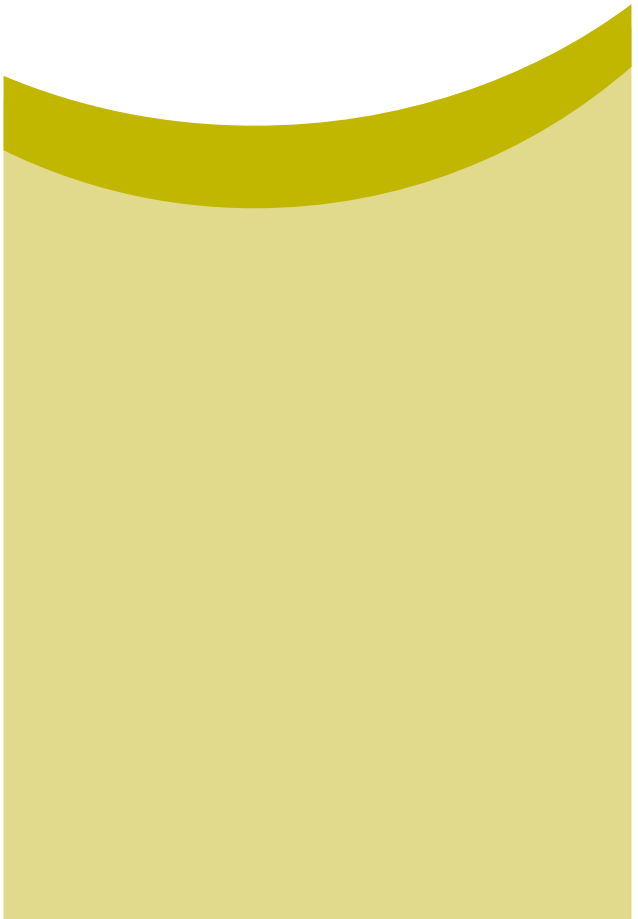


Cancellation insurance



Cancellation insurance

Insurance conditions

No. 04101

Cancellation insurance

Insurance conditions No. 04101

Valid from 1 January 2013

1.1 How are you insured?

The insurance covers

- 1) the cancellation of trips
- 2) cancellation or interruption of *stays at folk high schools* in Denmark.

The insurance can be purchased as

- A) Cancellation insurance
- B) Group cancellation insurance

The selected insurance is stated on the policy and/or on the participant ticket.

1.2 Who does the insurance cover?

The insurance covers those people who have purchased cancellation insurance from Europæiske ERV and who are listed on the policy and/or participation ticket.

1.3 When should the insurance be purchased?

The insurance should be ordered and paid for with the ordering of the trip or *folk high school stay*, and no later than upon payment of the deposit to the travel agent or for the *folk high school stay*.

1.4 What time period does the insurance cover?

The insurance covers the period up until *outward travel from Denmark*. If on *holiday in Denmark*, the insurance covers the period up until departure from the insured person's place of accommodation.

For *stays at a folk high school*, the insurance covers the period up until the end or interruption of the stay.

The policy can include information on another outward travel point.

1.5 Chronic/pre-existing medical conditions

Special rules apply to chronic/pre-existing medical conditions – see pt. 1.7. If you are in any doubt as to the extent to which your chronic/pre-existing medical condition is covered, you can request that Europæiske ERV authorise this in advance in writing. You can do this by sending your medical information to Europæiske ERV att.; Medical Consultant, as quickly as possible after purchase of the insurance.

1.6 What expenses does the insurance cover?

The insurance covers that part of the insured person's payment, which the travel agent or folk high school agent requires according to the normal terms of conditions for travel or *folk high school stays* when the trip or *folk high school stay* is cancelled or interrupted during the insurance period – up to a maximum however of the insurance sum stated on the policy, the participation ticket or the insurance conditions.

With the interruption of a *stay* at a *folk high school* the insurance covers payment for those days during which the stay was booked but not made. With interruption after 12 noon compensation is paid from the following day.

Europæiske ERV's liability to pay compensation for cancellation as a result of a claim incident can never exceed DKK 1,000,000 irrespective of whether the claim relates to one insurance policy or several policies.

1.7 What types of claim does the insurance cover?

A. Cancellation insurance

The insured person(s) is/are covered by the insurance if they are unable to commence their trip or fulfil the purpose of their trip or *folk high school stay*, or if the insured person(s) is/are forced to interrupt their *stay* at the *folk high school* due to

- 1) death or *acute illness*/injury in the insured person themselves, their *family* or *travel companions*,
- 2) unofficial walk-outs by employees in your own company immediately prior to departure or commencement of the *stay at a folk high school*,
- 3) fire, flooding, burglary or storm damage in or to your private residence or company immediately prior to your departure from Denmark.
- 4) cases where the insured person has failed or had to cancel an examination for a registered SU full-time course of study due to *acute illness*, and must then resit this examination. It is a requirement that the trip or *stay at a folk high school* was booked and paid for prior to the examination and that the re-sitting of the examination is to take place during the travel period or period of stay at the folk high school or up to two weeks after the planned return home or termination of the period of stay at the folk high school,
- 5) that the insured, on medical grounds, is unable to get a vaccination that is being introduced during the period of insurance and which is a requirement for travel to the country that the insured is to travel to,
- 6) that the insured, due to pregnancy or health concerns regarding the foetus, cannot be vaccinated and that the vaccination is relevant to the trip or stay at the folk high school.
It is a condition that the insured person was not pregnant when they purchased the trip or *folk high school stay*,
- 7) an employer's unexpected termination of the insured's employment or lock-out of employees. The termination or lock-out must occur during the period of insurance and not less than 3 months prior to departure or the commencement of the *folk high school stay*,
- 8) Cases where the insured starts a new job due to unexpected termination of employment with the result that the insured is unable to take holidays or *folk high school stays* for the full duration of the trip.

It is a condition that the termination of employment occurs during the period of insurance and that the insured has started in their new job no less than one month prior to departure or the commencement of the *folk high school stay*.

- 9) divorce/separation or cessation of cohabitation. At the cessation of cohabitation it is a condition that the insured and their partner

have different *addresses* as registered in the National Register of Persons and that they had lived together (had the same registered *address*) for a minimum period of 12 months prior to the cessation of cohabitation.

Note: The following is only valid with the cancellation of holidays.

- 10) that the insured cannot be approved by Europæiske ERV's doctor for the purchase of travel insurance to the relevant country. It is a condition that the grounds for the lack of medical approval were not present when the insured person purchased the insurance.
- 11) The insurance further covers cases when the insured is not able to commence or complete a motoring or camping holiday as a result of damage sustained by the car or camper van that is covered by a standard comprehensive insurance policy. The insurance only covers damage arising in the 8 days prior to departure.

Up to three insured persons can cancel in the event of the death, serious *acute illness* or injury of a *travel companion*.

The insurance also covers the accompanying *family*, see point 1.7 nos. 2-11.

In cases where, in accordance with point 1.7 nos. 1-11 cancellation results in the insured person having to travel alone, the insurance will cover this.

It is not a requirement that the person who gave rise to the cancellation purchased cancellation insurance from Europæiske ERV.

B. Group cancellation insurance

Note: Group cancellation insurance cannot be purchased in connection with stays at folk high schools.

With the types of claim stated in point 1.7 A,

- 1) the number of insured persons who can cancel with regard to the death or *acute illness/injury* of a travelling companion is raised to a total of 20,
- 2) the insurance covers all persons stated in the policy, if the group leader (stated in the policy) is prevented from taking part in the trip, see point 1.6 A. If the group leader is prevented from taking part in the trip as a result of an insurance claim by the *travel companion*, the insurance only covers the group leader, the insured traveller and up to 19 other *travel companions*.

1.8 Exceptions/restrictions

Exceptions:

The insurance does not cover cases where the illness or injury that is the reason for the cancellation was present when the insurance was purchased. It is a condition that no symptoms of the illness were present before the insurance entered into force.

Restrictions:

If the person, who is the reason for the cancellation is aged 75 years or older, Europæiske ERV's liability to pay compensation is limited to a maximum of DKK 20,000 per person, regardless of whether the purchased insurance sum is higher.

1.9 Cancellation of a holiday or stay at a folk high school

You must inform Europæiske ERV and the travel agent immediately in the event of a cancellation. The insurance does not cover cancellations made any later than the time of departure.

You must inform Europæiske ERV and the folk high school agent immediately in the event of a cancellation or interruption of a *stay at a folk high school*.

1.10 Claim conditions

You can submit your claim directly on www.er.dk or have a claim form sent to you by contacting Europæiske ERV's Customer Services Centre on telephone +45 7010 60 30. Unused airline tickets, bus tickets or similar and invoices from the travel agent or folk high school agent must be sent to Europæiske ERV.

Illness/injury/death

No later than the day of departure or, in the case of *folk high school stays*, the commencement of the stay or interruption, the treating physician must fill out the medical certificate on the back side of the claim form (paid for by the insured person) with the diagnosis. Upon request, you must give Europæiske ERV's doctor access to all relevant medical journals and information on earlier bouts of illness. In the event of death, a copy of the death certificate must be attached.

Fire or burglary

The police report must be sent to Europæiske ERV.

Unemployment or lock-out

A copy of the letter of resignation or lock-out notice must be sent to Europæiske ERV. Upon starting a new job, a copy of the employment agreement must be sent to Europæiske ERV.

Divorce/separation or cessation of cohabitation

A copy of the divorce/separation decree must be sent to Europæiske ERV. Upon the cessation of cohabitation, a printout from the National Register of Persons must be sent to Europæiske ERV.

Failure of an examination

The time of the examination must be specified and documentation for a failed examination must be sent to Europæiske ERV. In the event of *acute illness*, a medical certificate must be sent to Europæiske ERV.

Unofficial walk-outs by employees

Documentation of the employee walk-out must be sent to Europæiske ERV.

Vaccination

Medical documentation confirming an incapacity to receive the vaccination must be sent to Europæiske ERV.

Pregnancy

Medical documentation confirming that the insured cannot receive the vaccination must be sent to Europæiske ERV.

Comprehensive claim for car or camper van

Documentation for the comprehensive claim must be sent to Europæiske ERV.

2 General conditions

2.1 Double insurance

The insurance does not cover claims for damages that are covered by another insurance policy. In the event of a claim the insured person must always inform us if they have taken out insurance with another company, and/or are the holder of a credit card.

2.2 Recourse

Compensation payouts in connection with this insurance allow Europæiske ERV to assume all of the insured person's rights, including the right to pass on unused tickets of any kind.

2.3 Right of cancellation

For insurance policies providing cover for more than 1 month, the following right of cancellation applies:

- a) You have the right to cancel in accordance with the law on insurance agreements.
- b) The deadline for cancellation is 14 days, calculated from the most recent of the following dates:
 - 1) The day when the insured person received notification that the insurance agreement had entered into force or
 - 2) the day when the insured person received written information about the right of cancellation.

If the deadline expires on a public holiday, a Sunday, a Saturday or Denmark's constitution day, 5 June, the insured person can wait until the following working day.

- c) You must inform Europæiske ERV that the insured person has withdrawn from the agreement before the expiry of the cancellation deadline. If this notification is given by post, the insured person must send the letter before the expiry of the deadline. If you would like to ensure that the insured person has withdrawn from the agreement in good time, the insured can send the letter by registered post and retain the receipt.

Notification that the insured person has withdrawn from the agreement should be sent to:

Europæiske Rejseforsikring A/S,
Frederiksberg Allé 3,
1790 Copenhagen V

2.4 Ankenævn (Insurance Appeals Board)

If the insured person disagrees with Europæiske ERV's decision, and if a renewed appeal to Europæiske ERV does not lead to a different result, you can appeal to:

Ankenævnet for Forsikring,
Anker Heegaards Gade 2,
1572 København V
Tel.: +45 33 15 89 00 (between the hours of 10.00 and 13.00)

The appeal must be sent to the appeals board on a special appeal form, and the insured person must pay a small fee. The appeal form and paying-in slip for payment of the fee can be obtained from:

- a) Europæiske ERV,
- b) Ankenævnet for Forsikring (Insurance Appeals Board),
- c) Danish Consumer Council

2.5 Venue and choice of law

Legal action against Europæiske ERV can be brought to your local court, the District Court or the High Court of Eastern Denmark in Copenhagen. Disputes that arise from the current insurance policy shall be resolved according to Danish law.

2.6 Definitions

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

- *Acute illness.* Acute insurance covered illness is understood as a new onset of illness or a well-founded suspicion of a new onset of illness.
- *Address.* Address is understood as the *address* that is registered as the insured person's *address* in the National Register of Persons.
- *Family.* Family is understood as your spouse or cohabiting partner, your children, *step-children*, *foster children*, grandchildren, children-in-law, parents, *step-parents*, *foster parents*, parents-in-law, siblings, *step-siblings*, *foster siblings*, grandparents, sisters-in-law or brothers-in-law.
- *Holidays in Denmark.* *Holiday in Denmark* is understood as a holiday undertaken in Denmark and a minimum of 50 km from the insured person's *address*. The holiday must take place in a rented house or similar unit that can be compared to a house. House is also understood to include booked and paid-for stays at a hotel, motel, hostel, in a camper van, cabin, boat or tent. There must be an official rental contract and/or booking confirmation of the stay.
- *Folk high school stay.* A *stay* at a *folk high school* is understood to mean teaching received in large or small groups at a registered folk high school in Denmark.
- *Step-children.* Children who are not your biological children, but where you are married to or live together at the same *address* as registered in the National Register of Persons in a marriage-like relationship with one of the child's biological parents.
- *Step-parents.* Persons who are not your biological parents but who are married to or live together at the same *address* as registered in the National Register of Persons in a marriage-like relationship with one of your biological parents.
- *Step-siblings.* Persons who are not biological siblings, but who you live or have lived with in a sibling-like *family* relationship for a minimum of one year.

- *Foster children.* A foster child always has the same *address* as you as registered in the National Register of Persons and you have been approved by the municipality as the child's guardian.
- *Foster parents.* Persons who are not your biological parents or *step-parents* but who have been approved by the municipality as your guardians.
- *Foster siblings.* Persons who are not your biological siblings or *step-siblings* but with whom you live or have lived with along with your parents, *step-parents* or *foster parents*.
- *Travel companion.* A travelling companion is understood as a person who either has the same participation ticket as you or has purchased the trip together with you with the intention of undertaking the trip together.
- *Outward travel from Denmark:*
 - By sea, when a ferry or boat sets sail from a port,
 - By land, when a border is crossed,
 - By air, when the aircraft is in the air.



Insurance taxes are charged in accordance with the Law regarding taxes on insurance ('Lov om afgift af skadesforsikringer').

Note

Tourist Health Insurance

Remember that your Danish national health insurance card (the 'yellow card') must be valid.

Consequence of giving inaccurate information

It is important that the information, including health information given to Europæiske ERV is precise and correct.

If information is concealed or inaccurate answers provided which could influence Europæiske ERV's decision, compensation can be reduced or refused completely.

We wish you a pleasant trip.

Europæiske Rejseforsikring A/S
Frederiksberg Allé 3
1790 Copenhagen V
Tel. +45 70 10 60 30
Fax +45 70 10 60 40
Monday - Thursday 8.00 - 17.00
Friday 8.00 - 16.00

INSURANCE CONDITIONS No. 500

DATE OF COMMENCEMENT | MARCH 2010

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Common provisions

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CHAPTER 1- Preliminary provisions

WHERE DOES THE INSURANCE PROVIDE COVER?

The geographical area in which cover is provided is stated in your policy. Cover may be taken out for the following areas.

EU/EEA

The insurance covers travelling within the EU/EEA outside Denmark.

Worldwide

The insurance covers travelling worldwide outside Denmark.

Have you attained the age of 70?

If you have attained the age of 70 or will do so while travelling, you cannot take out this insurance.

WHO IS COVERED BY THE TRAVEL INSURANCE?

The person(s) stated on the insurance policy or the travel voucher, hereinafter referred to as the policyholder(s).

WHAT IS COVERED BY THE TRAVEL INSURANCE?

Your exact insurance coverage is stated in your policy. You may not have all the coverages mentioned in chapter 2, so make sure you check your policy before travelling. If you have any question regarding your coverage, please contact Europæiske on tel. +45 70 10 60 30 (on working days from 8.00 to 18.00).

WHEN SHOULD THE TRAVEL INSURANCE BE BOUGHT?

The travel insurance must be bought no later than at the time of departure. If you need to prolong the travel insurance while you are abroad, please contact the airline company or Europæiske on tel. no. +45 70 10 60 30 (on working days from 8.00 to 18.00).

WHEN DOES THE TRAVEL INSURANCE PROVIDE COVER?

The policy period is specified in your policy or on your travel voucher. When you have paid the premium, the policy provides cover from the time you leave your home/place of residence in Europe to commence the journey. The travel policy expires when you return to your home/place of residence in Europe (or when the policy period expires, if that is earlier than the date of your return).

You can make several journeys during the policy period. If your return journey is delayed through no fault of your own, the policy period shall be extended by up to 48 hours without any additional premium charge.

In the event of a claim

You can contact Europæiskes Claims department 24 hours a day on tel. no. +45 70 10 90 30

In order for Europæiske to meet any claim, you must provide the company with all relevant information, including but not limited to any original documents, medical certificates, vouchers or police reports.

THE DANISH TOURIST HEALTH INSURANCE SCHEME

If your place of residence is in Denmark, this insurance only covers in those cases where the Danish Tourist Health Insurance Scheme does not provide cover for your claim.

If you are covered by the Danish Tourist Health Insurance Scheme, you must report the claim to the current administrator when you return from your journey.

Deductible

There will be a deductible of DKK 500 per claim.

Please note:

If a claims expense item is not included in the description of your cover the item is not covered by your travel insurance.

CHAPTER 2

1 ILLNESS

1.0 Sum insured - unlimited

1.1 For whom are such expenses covered?

The policy covers expenses incurred by the policyholder.

1.2 What claims are covered by the travel insurance?

The travel insurance covers claims arising from acute illness or injury occurring during the journey. The travel insurance furthermore covers expenses incurred in connection with childbirth for up to 4 weeks prior to the expected date of birth – please see 1.3.d.

1.3 What expenses are covered by the Travel Insurance?

The travel insurance covers the necessary expenses for

- a) treatment by a physician duly authorised in the country in which you receive treatment (attending physician),
- b) hospitalisation in a semi-private ward, unless otherwise prescribed by Europæiske's physician or agreed by the attending physician and Europæiske's physician,
- c) the delivery of screened blood, in so far as Europæiske's physician deems that you are being treated in a risk-area,
- c) on-the-spot monitoring to ensure that you receive the screened blood,
- d) birth, treatment of an unborn child or a prematurely born child. The need for treatment must occur not later than 4 weeks before the expected time of birth. The expenses are covered by the mother's policy. The expenses of treatment of the unborn or prematurely born child must be covered under this health cover,
- e) medicine, but only during hospitalisation,
- f) an extension of the policy period for your travel insurance, if your return home is delayed beyond the expiry date of your policy,
- g) patient-transport, as a consequence of inadequate treatment, to the nearest suitable place of treatment. Cover is provided on condition that Europæiske's physician – having contacted the attending physician – deems that such patient-transport is necessary and justifiable,
- h) either repatriation of the deceased to an undertaker (mortician) or crematorium, including the costs of any provisions required by law, e.g. embalming or the expenses of cremation and/or burial at the location at which death occurred, in accordance with the wishes of your bereaved - the travel insurance covers expenses only up to an amount corresponding to the costs of repatriation of the remains of the deceased. This cover type only includes travelling outside the EU/EEA area.
- i) repatriation to your country of residence, max. economy class. When returning to your country of residence, you are not entitled to a return journey.
The travel insurance covers the necessary extra expenses for stays in a hotel approved by Europæiske and meals by up to DKK 1,250.- per day – meals up to a maximum of DKK 250.- per day, when the attending physician or Europæiske's physi-

cian finds that you can be treated as an out-patient instead of in a hospital.

- k) stays in a hotel approved by Europæiske by up to DKK 1,250.- per day – meals up to a maximum of DKK 250.- following the termination of treatment until you can be repatriated or return home.
- l) The travel insurance furthermore covers additional expenses towards repatriation of the insured's own accompanying children/stepchildren/children in care under the age of 18 at the same class of transportation as the parents/travelling companions (not air ambulance), if the parents and/or travelling companions all return home as a result of repatriation covered by the policy.

1.4 Exclusions

The travel insurance does not cover any expenses

- a) for treatment of a chronic or pre-existing illness which, within 6 months before departure, has caused
 - hospitalisation
 - medical opinion/treatment by a physician, which is not part of
 - a check-up or
 - changed medication.
- b) for treatment of chronic or pre-existing illness, if you
 - have not consulted a physician, have refused or quit treatment for the illness, although you 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 6 months, or has given up normal check-ups due to previous nonappearance.
- c) for control and treatment, including medication 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 stay following return to country of residence,
- g) stays at convalescence or health resorts,
- h) for treatment and hospitalisation when Europæiske's physician has assessed that treatment can be postponed until you have returned to your country of residence,
- i) for continued treatment and hospitalisation if you refuse to be repatriated when Europæiske's physician has made a decision on such repatriation,
- j) incurred as a consequence of repatriation arranged by you, to the extent that such expenses would not have been incurred if Europæiske had itself arranged such repatriation.
- k) of any transport effected as a consequence of your fear of infection,
- l) incurred as a consequence of your failure to follow instructions from the attending physician and/or Europæiske's physician,
- m) compensation for, replacement of or repairs to dental prostheses, glasses (spectacles), contact lenses, hearing aids or other types of devices, and
- n) for the treatment of sickness and infection the primary cause of which is due to sickness or infection in teeth or surrounding tissue, including impacted wisdom teeth.
- o) local transport
- p) telephone charges in connection with contact with Europæiske.

1.5 Claims procedure – documentation requirements

Limitations - It is a prior condition for Europæiske's compensation liability:

- a) that you obtain a medical certificate from the local treating physician with a diagnosis, and that you on request allow Europæiske's physician to have access to all relevant medical details, including information about previous diseases,
- b) that if you have defrayed costs in connection with illness or injuries submit a completed claims form with original documentation for the costs for which you claim compensation, and that you inform us if you have taken out insurance with another company or have a credit card.

2 REPATRIATION

2.0 Sum insured - unlimited

2.1 For whom are such expenses covered?

The insurance covers your costs in connection with repatriation prescribed by Europæiske's physician.

2.2 What claims are covered by the travel insurance?

The travel insurance covers acute, serious illness or injuries that arise while you travel, and in accordance with assessment and approval by Europæiske's physician usual, reasonable and necessary extra expenses for repatriation.

2.3 What expenses are covered by the Travel Insurance?

In accordance with assessment from Europæiske's physician the travel insurance covers necessary expenses for repatriation to your residence/a hospital in your country of residence. Europæiske's physician – having contacted the attending physician – deems whether such repatriation is necessary and justifiable and if so by which means of transport. Europæiske decides when the repatriation takes place.

2.4 Exclusions

The travel insurance does not cover any expenses for:

- a) repatriation due to chronic diseases or in connection with existing diseases which within the last 6 months before departure have resulted in
 - hospitalisation
 - assessment/treatment by a physician,
 - changed medication.
- b) repatriation in connection with chronic or existing diseases, where you
 - have not consulted a physician, have refused or quit treatment for the disease, although the insured must be assumed to know that the disease required treatment or had intensified considerably,
 - has been given up on as regards further treatment or has been refused treatment.
 - has been enrolled to, referred to or is on a waiting list for assessment/treatment,
 - stayed away from agreed check-ups within the last 6 months or due to has dropped normal check-ups due to previous nonappearance,
- c) repatriation arranged by yourself which Europæiske would not have accepted if Europæiske had arranged transport,
- d) for transport by air ambulance in cases where transport can be carried in another medically sound way according to the opinion of Europæiske's physician,
- e) repatriation as a consequence of fear of infection.

2.5 Claims procedure – documentation requirements

It is a condition for Europæiske's liability that if you have incurred expenses in connection with repatriation you send medical records and a claims form duly filled in, along with original receipts for expenses for which compensation is claimed. It is also a condition for coverage, that you state whether you have taken out insurance with another company or have a credit card.

3 SUMMONING AND ESCORT

3.0 Sum insured – DKK 10,000.-

3.1 For whom are such expenses covered?

One person of the insured's own choice and the insured's own children/stepchildren under the age of 18 who accompany the insured.

3.2 What claims are covered by the travel insurance?

The travel insurance covers claims covered by the Danish Tourist Health Insurance or cover type 1 Illness and repatriation 2 Repatriation if you incur life threatening illness/injury or die. However, in the event of repatriation of the remains of a deceased – summoning excluded, cf. s. 3.3. a

3.3 What expenses are covered by the Travel Insurance?

The Travel Insurance covers

- a) the escorts' necessary expenses of the return journey from their home to you and back to the home – max. economy class. The insurance does not cover if you are to be repatriated within 3 days from the outward journey from the home of the summoned person.
- b) the escort's extra expenses of the return journey to their homes or of catching up with their planned itinerary – max. economy class – upon completion of the escorting assignment, either upon the claimant's discharge from hospital at the holiday location or upon your return to your home/a hospital in your country of residence.
- c) transportation costs – max. economy class – but not air-ambulance, if you are to be transported to a suitable place or treatment or repatriated.
- d) extra expenses for accommodation at a hotel approved by Europæiske, up to a maximum of DKK 1,000 per day per person,
- e) meals and local transportation by up to DKK 250.- per day per person,
- f) extra expenses towards extension of existing travel insurance with Europæiske or purchase of an Europæiske travel insurance (Basis cover) for the duration of the escort assignment.

3.4 Claims procedure – documentation requirements

It is a condition for Europæiske's liability that Europæiske receives documentation for all defrayed expenses regarding stay, meals and transport for the person who acted as medical escort and documentation for defrayed expenses towards your own accompanying children/step children/step children under the age of 18. It is also a condition for coverage, that you state whether you have taken out insurance with another company or have a credit card.

4 SUMMONING HOME

4.0 Sum insured – DKK 10,000.-

4.1 For whom are such expenses covered?

The travel insurance covers the insured's expenses.

4.2 What claims are covered by the travel insurance?

The travel insurance provides cover if you have to cut short your journey due to life-threatening acute illness/aggravation of disease/injuries or death among your spouse, cohabitant (must be registered by at the same address as the insured), children, stepchildren/foster children, parents or stepparents in your country of residence.

4.3 What expenses are covered by the Travel Insurance?

- a) The travel insurance covers extra travel expenses – max. economy class – for the return journey to your country of residence.

- b) The travel insurance furthermore covers extra expenses of the return journey of the insured's own accompanying children/stepchildren under the age of 18 at the same class of transportation as the insured (not air ambulance), if the parents and/or travelling companions all return home.

4.4 Exclusions

The policy does not cover curtailment if you return home less than 12 hours from the scheduled time of your return.

4.5 Claims procedure – documentation requirements

- a) In the event of life-threatening acute disease/injury or death of one of the persons mentioned in s. 4.2 you must procure a medical certificate or death certificate from the attending physician or the hospital who/which treated your relative in your country of residence.
- b) If you yourself have incurred expenses in connection with curtailment, you must send a claims form to Europæiske, duly filled in, along with original receipts for expenses for which compensation is claimed.
- c) You are under an obligation to provide Europæiske with information to clarify the case and are obliged to submit documents, including police reports or other proof of notification of claim, original receipts etc. It is also a condition for coverage, that you state whether you have taken out insurance with another company or have a credit card.

5 LUGGAGE

5.0 Insurance sum – DKK 5,000

5.1 Who is covered?

Expenses incurred by you are covered.

5.2 What items are covered by the travel insurance?

The travel insurance covers items which you take on your trip or buy at the location where you are staying. The cover for cash, securities and traveller's cheques is limited, cf. 5.5 a.

5.3 What items are not covered by the travel insurance?

The travel insurance does not cover

- a) Tickets, passports and credit/cash cards. However, the cost of obtaining a new credit card is covered.
- b) Items used for business purposes,
- c) Contact lenses, artificial limbs and dentures,
- d) Motorcars and trailers, boats, surfboards, windsurfers and accessories.

5.4 What types of claims are covered by the travel insurance?

The travel insurance covers

- a) All types of theft,
- b) Cash and replacement of credit cards,
- c) Any excess and loss of bonus in connection with a covered event which is also covered by your household insurance.

5.5 Limits

- a) Cash, securities and traveller's cheques are covered up to an amount of DKK 1,000, however; only in the event of theft and only if the items are carried by you or kept in a locked safety box in your hotel room or at the hotel reception.
- b) If travelling by plane, photographic equipment, video gear, mp3 players, PC equipment and jewellery are covered only if such items are carried as hand luggage.

5.6 Exceptions

The travel insurance does not cover

- a) Items which have been left behind, lost or misplaced,

- b) Theft of items not kept under effective surveillance. You must not leave items unattended, not even for short periods of time, if they are not locked inside your holiday home, motor vehicle, caravan etc.
- c) Theft of sports gear unless such sports gear was locked inside your holiday home, motor vehicle, caravan etc.
- d) If documentation cannot be obtained in cases where it is customary and normal that you can document your loss,
- e) Damage to or loss of luggage during transport,
- f) Indirect losses, including loss in connection with unauthorised use of credit/cash cards or traveller's cheques.

5.7 How is the compensation calculated?

- a) For items bought as new, which are maximally 2 years old and generally undamaged, the insurance covers the replacement price of corresponding new items.
- b) For items which are more than 2 years old, purchased as used items or already damaged, the compensation is calculated as the replacement value of corresponding new items less a reasonable deduction for a decrease in value due to age, use, reduced utility value or other circumstances.
- c) Europæiske can choose to have damaged items repaired or pay out an amount corresponding to the cost of any repairs or the decrease in value of the item.
- d) Europæiske is entitled, but not obliged to redeliver. If redelivery is not desired by the insured, the insured will receive compensation corresponding to Europæiske's cost of redelivery.
- e) The compensation paid for film, video and tape recordings, other digital recordings, manuscripts, drawings etc. corresponds to the value of the raw material.

5.8 Special condition

In the event of missing documentation for price and time of acquisition, Europæiske is entitled to reduce the compensation paid.

5.9 In the event of a claim – required documentation

- a) In the event of theft of luggage, you must report the event to the nearest police authority, and send documentation for such reporting to Europæiske.
- b) If reporting cannot take place at the destination, e.g. due to your imminent departure, the incident must be reported as quickly as possible after your return home, and the original documentation must be sent to Europæiske.
- c) Loss of or damage to checked-in luggage must be reported to the airline or any other carrier. Documentation that reporting has taken place must be sent to Europæiske in the form of a P.I.R. (Property Irregularity Report) or other documentation issued by the carrier.
- d) In the event of damage to items, such items may not be discarded until permission has been given or the claim has been assessed. The damaged items must be sent to Europæiske on request.
- e) To document the age and value of the items, you must send original receipts, warranty certificates or similar original documentation to Europæiske. Moreover, you must specify the items for which compensation is being claimed. You must state category, brand, type, age and purchase price immediately prior to the damage.
- f) Moreover, you must state whether insurance has been taken out with another company and whether you are the holder of a credit card.

6. CANCELLATION

Whether such coverage is provided under your travel insurance is stated in your policy.

6.1 What covers does the insurance provide?

The insurance cover the cost of the Insured's airline ticket.

6.2 Who is covered?

The insurance covers persons who have taken out cancellation insurance with Europæiske and are stated in the policy and/or the booking/-ticket. Each person will then be the Insured.

6.3 When must the policy be bought?

The insurance must be taken out and the premium paid when ordering the trip. At the latest when the deposit is paid to the tour operator, after which the Policy provide cover until departure from Denmark, unless the Policy has been endorsed with another place of departure. For holiday in Denmark the policy covers until departure from your residence.

6.4 Chronic/pre-existing illness

There are special rules for chronic/pre-existing illness – see point 6.7. If you are in doubt whether your chronic/pre-existing illness is covered you can ask Europæiske for prior approval in writing. You do this by submitting your medical record to Europæiske, for the attention of our medical consultant.

6.5 Which expenses are covered by the policy?

The insurance covers that part of the insured's payment that the tour operator is entitled to in accordance with the standard travel conditions, when the trip is cancelled in the insurance period, but only to a maximum amount of the insured sum in the policy, travel voucher or in the conditions.

Europæiske's compensation liability as a consequence of a claim event can never exceed DKK 1,000,000 even if the claim concerns one or more policies.

6.6 Which claim events are covered by the Policy?

The Policy provides cover when the Insured is unable to commence his/her travel or is unable to go through with the objective of the holiday due to:

- 1) the Insured, the Insured's spouse, parents, stepparents, foster
- 1) parents, children, stepchildren, foster children's death or acute illness/injury,

6.7 Exclusions/limitations

Exclusions:

The insurance does not cover, if the illness or injury causing the cancellation already existed when purchasing the insurance. It is a condition that there have been no symptoms of the illness until the policy is in force.

Limitations:

In the event that the person who is the cause of the cancellation has reached the age of 75, Europæiske's liability to pay compensation is limited to max. DKK 20,000 per person, regardless of whether the sum insured is higher.

6.8 Cancellation of the travel

In case of any death or acute illness / injury, the Insured must notify Europæiske and the travel agent immediately and at the latest at the planned time of departure. The policy does not provide cover if cancelled later than the time of departure.

6.9 Deductible

There will be a deductible of 10 %, minimum DKK 150 per claim under this cover.

6.10 Claims procedures

You can file a claim directly on www.er.dk or order a claims form from Europæiske's CallCenter by telephone +45 70 10 60 30. Unused flight tickets, bus tickets etc. together with invoices from the travel agency shall be forwarded to Europæiske.

Illness/Injury/Death

It is a condition for Europæiske's liability to pay compensation that the Insured at the latest on the day of departure procures a medical certificate stating the diagnosis from the attending physician and that the Insured upon request grants Europæiske's physician access to all relevant medical reports including information on previous ailments. In case of death a death certificate shall be enclosed.

CHAPTER 3 - General conditions

7 GENERAL EXCLUSIONS

The travel policy does not cover any claims pertaining to, caused by or arising from

- a) intent or gross negligence,
- b) the abuse of alcohol, narcotics, and/or medicine,
- c) participation in scientific expeditions,
- d) participation in professional sports.
Nor does the policy cover in so far as the claim has arisen as a direct or indirect consequence of
- e) war, warlike actions, revolution, civil commotion in countries enlisted on Europæiske's War Risk List as a war zone. Please see Europæiske's war risk list on www.er.dk. The insurance provides cover up to 24 hours following the commencement of any of the above mentioned events.
- f) active participation in war, revolution or the like,
- g) strike, lockout, seizure, confiscation or other measure by a public authority,
- h) the release of nuclear energy or radioactive forces or radiation from radioactive fuel or wastes.
- i) The policy does not cover expenses in relation to illness, in areas where the Danish Public Health Insurance provides cover.

8 SUM INSURED

The sums insured and part-sums specified in the Insurance Conditions for the single items of cover represent the limit of Europæiske's compensation liability for any and all claims occurring during the policy period.

9 MISREPRESENTATION

It is important that information, including health declarations submitted to Europæiske, is precise and correct. If information is concealed or if incorrect replies are provided, which may be of significance to Europæiske's assessment, the compensation may be reduced or lapse.

10 DOUBLE INSURANCE

The travel insurance does not cover claims that are covered by another insurance. The disability compensation under the terms of Bodily Injury (Personal Accident) and Loss of Life, however, cannot be limited by the taking out of another policy.

(This provision is applied when the claim is settled by a Danish court).

Please also state whether you have taken out insurance with another company or have a credit card.

10A Insurance with other companies

If, at the time the loss or damage insured by this certificate shall occur, there is any other insurance against such loss or damage or any part thereof, the underwriter shall be liable under this certificate for its proportionate share of loss or damage only. In addition you must inform Europæiske if you are a credit card holder. (This provision is applied when the case is settled by a foreign court).

11 TRANSFER OF RIGHTS

You cannot pledge or assign your rights under this policy without the consent of Europæiske.

- 11A You cannot, without consent from Europæiske, pledge or assign your rights according to the travel insurance.

12 RIGHTS OF SUBROGATION

In the event of any payments made under the terms of this policy, Europæiske enters into all the rights of the policyholder.

(This provision is applied when the case is settled by applying Danish law).

12A Rights of subrogation

The 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. The underwriter may at his own expense take over the Insured's rights against third parties to the extent of his payment made. The Insured shall cooperate with the underwriter and provide such information and documentation reasonably required by the underwriter in order to collect and enforce his rights of subrogation. The 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 a foreign court).

13 INSURANCE COMPLAINTS BOARD

If you are not satisfied with Europæiske's settling of the claim, and if repeated approaches to Europæiske fail to produce a satisfactory result, you can lodge a complaint with The Insurance Complaints Board (Ankenævnet for Forsikring), Anker Heegaards Gade 2, DK-1672 Copenhagen V.

Complaints to the Board shall be submitted by filling in a special Complaints Form, and you have to pay a small fee. The Complaints form and a Giro payment form can be obtained by applying to:

- a) Europæiske,
- b) (Ankenævnet for Forsikring) Danish Insurance Complaints Board
- c) Forbrugerrådet (The Danish Consumer Council)

14 LEGAL VENUE

Proceedings against Europæiske can be commenced at your local court or at the Copenhagen City Court or the Eastern Division of the Danish High Court.

15 DEFINITIONS

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

- acute illness. Acute illness covered by the insurance is acute illness or justified suspicion of acute, serious illness, or an unexpected deterioration in an existing or chronic disease.
- EEA. European Economic Area, at the moment includes all the EU countries, , Iceland, Lichtenstein, Norway and Switzerland
- 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.
- existing illness is illness that is either known by the patient or diagnosed at the time of departure.
- extra expenses are expenses solely incurred by the insured 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.

- EU. European Union which at the moment includes the following countries:

Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, the United Kingdom, Sweden, the Czech Republic, Germany, Hungary and Austria.

- 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.
- chronic illness is a diagnosed illness, for which there is no known cure.
- 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.
- 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.
- professional sports are sports that are not covered by the following definition of amateur sports:

"Amateur sports is carried out in your own interest with no contractual obligations to a club, personal or club sponsor etc., and the sportsman/sportswoman receives no other fee than payment for travel and accommodation. 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, including dentures.
- the price of the journey per day. Travel costs that can be claimed or paid and not reimbursable (the departure and return dates are not included). It is a condition that other tourist benefits have been paid for and booked before departure.
- screened blood is blood preparations, in connection with which there is no risk of transfer of: Hepatitis B, hepatitis C, HIV I, HIV II and malaria.
- jewels are objects that include gold, silver, platinum, pearls and precious stones,
- 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 of 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.

- an accident is a sudden extraneous impact on the body, which results in an immediate demonstrable bodily injury. As regards injuries to extremities it is not a condition that an extraneous impact occurs.
- scientific expeditions are expeditions to areas where the local authorities require special permit to stay.



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