

## Nordea family card Insurance

The policy conditions are applicable from 1 October 2018.

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### 1 Who is covered

The insurance covers the holder ("the insured"/"cardholder") of a valid Nordea Gold, Nordea Platinum or Nordea Black family card (the "card") issued by Nordea. The card must be effective throughout the insurance period.

For the purchase insurance to apply, the cardholder must be resident in Denmark.

### 2 When does the insurance cover

The insurance provides cover if the object or the tickets have been paid with the card.

The period of cover of the purchase insurance depends on whether it is a malfunction or sudden damage, see section 4.

Cancellation of tickets covers tickets for events if the cardholder is unable to participate in the event, see section 5.

If the card is exchanged during the insurance period for another valid Nordea credit card covered by the purchase insurance and cancellation of tickets, the insurance will still be effective.

### 3 Where does the insurance cover

The purchase insurance covers objects that can be legally sold or used in Denmark, see section 4.

Cancellation of tickets covers tickets for events in Denmark and the rest of the world.

### 4 What does the insurance cover

The insurance comprises a purchase insurance and cancellation of tickets insurance.

#### 4.1 Purchase insurance

The maximum compensation amount covered by the insurance, irrespective of the number of family cards issued, is DKK 50,000 per principal card per year reckoned from the first date of issue.

Policy excess of DKK 1,000 per claim applies to the insurance.

The insurance covers electric appliances and white goods that can be legally sold or used in Denmark.

The object must have been bought as new. The object must belong to the insured's private home contents and have been bought exclusively for personal use.

#### Malfunctions

The insurance covers any inside damage to the insured object.

The object is covered for a period of four years from the purchase

date. The damage must be ascertained and reported within this four-year period.

#### Accidental damage cover for 90 days

The insurance covers sudden damage to the insured object for a period of 90 days from the purchase date or receipt of the object.

Sudden damage means damage caused by outside factors and having immediate effect. Thus, cause and effect must occur simultaneously.

#### Compensation

Tryg can choose to compensate by

- having the damaged object repaired to largely the same condition as before the damage occurred
- replacing the object with a new and corresponding object or
- paying compensation in cash equivalent to the replacement value of a corresponding new object.

If the insured protests against the replacement with new objects, Tryg will pay compensation in cash equivalent to the price which Tryg has to pay for the object from the supplier used by Tryg.

#### Exceptions

The insurance does not cover

- damage to petrol/electric garden tools, electric scooters and electric appliances/tools exclusively for outdoor use
- demonstration models, substandards or show models; models without the original manufacturer's serial number
- damage in the form of scratches, peeling and other cosmetic damage, such as differences in colour
- damage caused by wear and tear, deficient maintenance, defective treatment, erroneous connection, erroneous repair or damage occurred during repair
- errors in and loss of software, data etc and pixel errors
- damage covered by a guarantee, service agreement or seller's liability according to the rules of consumer law
- damage caused deliberately or by the insured's gross negligence
- damage caused by animals
- damage caused by fire, lightening, theft, robbery and assault, vandalism or storm, electricity damage, traffic damage or soot damage
- damage directly or indirectly caused by
  - virus and hacker attacks or the like on the objects insured
  - earthquake or other natural disturbances
  - flood from ocean, inlet, lake or the like.

#### 4.2 Cancellation of tickets

The sum insured is up to DKK 2,500 per person, maximum DKK 10,000 per claim.

The insurance covers cancellation of tickets bought for the cardholder (the "insured") and accompanying guests. It is a prerequisite for cover that the total price of the tickets exceeds DKK 500 and that they have been paid with the cardholder's Nordea family card.

The insurance provides cover if the insured is unable to participate in the event (for instance, theatre, cinema, concerts and the like) due to

- sudden illness, injury or death in respect of the insured or the insured's spouse, cohabitant, children, siblings, parents, parents in law, grandparents, grandchildren and their spouses/cohabitants or a companion
- fire, explosion, flood or burglary in respect of the insured's private dwelling or business immediately prior to the start of the event.

In case of cancellation, insurance cover is provided up to the maximum sum insured for the expenses which the arranger/agent can demand according to the general terms and conditions when tickets are cancelled.

In case of illness or injury the insurance provides cover only if the illness or injury occurred suddenly and was unknown at the time when the tickets were bought.

The cancellation insurance ceases when the insured has appeared at the event and the event has started.

When cancelling tickets, the insured must notify Tryg Alarm immediately and no later than before the event starts.

The insurance does not provide cover for cancellation after the event has started.

## 5 General terms and conditions

### Insurer and insured

Nordea family card insurance has been taken out with Tryg Forsikring A/S ("Tryg") and is administered in cooperation with Nordea on behalf of the Nordea family cardholder.

Insurer:  
Tryg Forsikring A/S  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark

Insured:  
Nordea Danmark, filial af Nordea Bank Abp, Finland  
Grønjordsvej 10  
2300 København S

### 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.

### 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  
E-mail: [kvalitet@tryg.dk](mailto:kvalitet@tryg.dk)

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

The Insurance Complaints  
Board, Anker Heegaards  
Gade 2, 1572 Copenhagen V,  
Denmark.  
[ankeforsikring.dk](mailto: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.

## 6 In the event of loss/damage

### Reporting claims

The loss or damage under the purchase insurance must be reported as soon as possible to Tryg on +45 70 12 99 00.

Malfunctions of electric appliances/white goods that are less than two years old must first be reported to the shop where they were bought.

In case of cancellation of tickets, call Tryg Alarm on +45 70 26 20 53.

### When does Tryg pay 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 your rights.

Compensation will be paid in Danish kroner.

### Insurance with another company

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

If the other 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.

### Documentation requirements

The list below shows the documents requested by Tryg to pay compensation.

#### Purchase insurance

- Documentation showing that the insured is the owner of the object damaged.
- Documentation for the age and replacement cost of the object.
- Original receipt for the purchase.
- Receipt showing that the object has been paid with the card.

#### Cancellation of tickets

- Unused tickets.
- Invoice from tour operator or agent.
- Medical report, death certificate or report to the police.
- Receipt showing that the object has been paid with the card.