

This is a translation of the original Danish insurance conditions. In case of any discrepancies, the wording of the original shall prevail.

## Nordea Gold

### Insurance terms and conditions

Policy number 656.9.601.200.001

#### What you need to be aware of

The insurance terms and conditions are valid from 1 February 2022 and replace all previous insurance terms and conditions for Nordea Gold. If Nordea Gold is replaced with another valid Nordea Gold during the insurance period, the insurance terms and conditions will remain in force.

#### When reading the terms and conditions, please note

- The insurance terms and conditions stipulate the types of cover, sums insured and excess amounts that apply to this insurance.
- You can read how you are covered and how compensation is calculated.
- Always try to limit the extent of injury or damage and obtain documentation of the injury or damage and the expenses you have incurred.
- Remember to bring your blue EU health insurance card when travelling in Europe. The card must be shown at a treatment location.

#### Are you fit to travel

You have the opportunity to assess whether you are fit to travel. A pre-travel medical assessment gives you certainty as to whether you will be covered if you have an existing disease or disorder for which there may be a risk of deterioration when travelling.

Read more in section 4 about when you need a pre-travel medical assessment

#### Tryg Alarm – when you have an acute need for help

You can get help 24/7 from doctors and specially trained healthcare and assistance staff if you need immediate help, for example in connection with hospitalisation due to illness or injury.

Telephone +45 70 26 20 53

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

Calls to and from Tryg Alarm are free of charge. You only need to ensure that you have documentation for the cost of the call.

Tryg collaborates with Falck Global Assistance under the name Tryg Alarm.

#### The claims department – when you do not need acute help

For other insurance events when travelling, for example delayed luggage and flight delay, you must report your claim after you have returned home on telephone +45 70 12 99 00 (8-16) or at [tryg.dk](http://tryg.dk) under Privat – Anmeld skade (Private – Report claim).

On cancellation of tickets and reporting of claims under the Purchase insurance – please contact us on telephone +45 70 12 99 00 (8-16). If you suspect identity theft, unauthorised use or identity abuse, you must contact us immediately on telephone +45 44 20 45 20.

## Indholdsfortegnelse

	Page		Page		Page
<b>Travel insurance</b>		<b>Purchase insurance</b>		<b>ID theft insurance</b>	
1. Persons covered by the insurance	4	1. Persons covered by the insurance	14	1. Persons covered by the insurance	17
2. Geographical area of cover	4	2. Persons covered by the insurance	14	2. Persons covered by the insurance	17
3. When does the insurance apply	4	3. When does the insurance		3. When does the insurance	
4. Pre-travel medical assessment	5	provide cover	14	provide cover	17
5. Travel cancellation	5	4. What does the insurance cover	14	4. What does the insurance cover	17
6. Illness and injury	6	5. What does the insurance not cover	14	4.1 ID theft	17
7. Patient accompaniment	7	6. Compensation	15	4.2 Identity abuse on social media	18
8. Summoning a person from home	7	7. Documentation	15	4.3 Compensation for lost time	18
9. Urgent return home	8			4.4 Financial loss	18
10. Assault	8	<b>Cancellation of tickets</b>		4.5 Preventive measures	18
11. Evacuation and involuntary stay	8	1. Persons covered by the insurance	16	4.6 Bank fees	18
12. Trauma counselling	9	2. Persons covered by the insurance	16	4.7 Acute trauma counselling by	
13. Missed connection	10	3. When does the insurance		psychologist	18
14. Flight delay	10	provide cover	16	5. What does the insurance not cover	19
15. Delayed luggage	10	4. What does the insurance cover	16	6. Reporting a claim and	
16. Lost travel documents	11	5. What does the insurance not cover	16	documentation	19
17. Robbery in connection with cash		6. Compensation	16		
withdrawal	11	7. Documentation	16	<b>In case of a claim</b>	20
18. Luggage excess	11			<b>General terms and conditions</b>	21
19. Excess on rented car	11				
20. Personal liability	12				
21. Liability for damage to rented					
holiday home	12				
22. Legal expenses insurance	12				
23. Security	13				
24. Holiday compensation	13				

## Insurance cover

Here you can see the maximum amounts you can receive in compensation in case of an eligible claim

Travel insurance	Sums insured	Section
Cancellation	Up to DKK 15,000 per person, max. DKK 45,000 per trip	5
Illness and injury	Unlimited Dental disorders/injuries: Up to DKK 10,000 per person Physiotherapist and chiropractor: Up to DKK 10,000 per claim	6
Patient accompaniment	Transport: Reasonable and necessary expenses Hotel and subsistence: Up to DKK 1,500 per person per day	7
Summoning a person from home	Transport: Reasonable and necessary expenses Hotel and subsistence: Up to DKK 1,500 per day	8
Urgent return home	Transport: Reasonable and necessary expenses	9
Assault	DKK 700,000 per person	10
Evacuation and involuntary stay	Transport: Reasonable and necessary expenses Hotel and subsistence: Up to DKK 5,000 per person, max. DKK 50,000 per person Loss of or damage to luggage: max. DKK 20,000 per claim	11
Trauma counselling	Ten sessions per person, max. DKK 1,500 per session Transport: up to DKK 1,000 per claim	12
Missed connection	Transport, accommodation and subsistence: Up to DKK 15,000 per person, max. DKK 30,000 per claim	13
Flight delay (after four hours)	Subsistence and hotel accommodation: Up to DKK 6,000 per person, max. DKK 12,000 per claim	14
Delayed luggage (after four hours)	Up to DKK 6,000 per person, max. DKK 12,000 per claim	15
Lost travel documents	Reasonable and necessary expenses	16
Robbery in connection with cash withdrawal	Up to DKK 5,000 per claim	17
Luggage excess	Up to DKK 10,000 per claim	18
Excess on rented car	Up to DKK 10,000 per claim	19
Personal liability	Up to DKK 5 million for personal injury and up to DKK 2 million for damage to property	20
Liability for damage to rented home	Up to DKK 2 million per claim	21
Legal expenses insurance	Up to DKK 125,000 per person	22
Security	Up to DKK 300,000 per dispute	23
Holiday compensation	Up to DKK 15,000 per person, max. DKK 45,000 per trip	24

Other insurance policies	Sums insured	Page
Purchase insurance	Malfunctions and sudden damage for 90 days. Up to DKK 50,000 per year	14
Cancellation of tickets	Up to DKK 2,500 per ticket, max. DKK 10,000 per claim	16
ID theft insurance	Legal assistance: Up to DKK 25,000 per year Lost time: Up to DKK 2,000 per year Financial loss: Up to DKK 200,000 per year Preventive measures: Up to DKK 5,000 per year Bank fees: Up to DKK 12,000 per year Acute trauma counselling by psychologist: Up to three consultations/sessions per person	17

# Travel insurance

## 1. Persons covered by the insurance

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The insurance covers you as the holder of a valid Nordea Gold Mastercard and

- your co-travelling spouse/cohabiting partner,
- your and your spouse's/cohabiting partner's co-travelling children aged under 23.

The insurance covers the persons described in this section. When we use the pronoun 'you' in the terms and conditions, we mean all the persons covered by the insurance.

Spouse/cohabiting partner and foster children must have the same address in the Danish National Register as the main cardholder.

### **You are covered when travelling together**

If other insured persons do not travel together with the cardholder, cover is only provided under the insurance from the time at which the insured persons meet with the cardholder to spend the trip together.

## 2. Where the insurance provides cover

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The insurance applies to both private travel and business travel worldwide and travel in the country of residence.

### **Travel in country of residence**

In connection with travel in the country of residence, overnight accommodation for minimum three nights is required.

### **Where the insurance does not provide cover**

- On the North Pole, South Pole and Antarctica.
- In areas in which the Ministry of Foreign Affairs of Denmark, Statens Serum Institut or a similar public Danish authority advises against entry, the insurance does not cover damage or injury resulting directly or indirectly from the event or cause that is the reason why entry is advised against.
- In areas with war, civil war, state of martial law, riot or civil unrest.

If the Ministry of Foreign Affairs of Denmark, Statens Serum Institut or a similar public Danish authority only advises against entry or one of the above conditions suddenly occurs after you have entered the area, the insurance will cover for 30 days after such travel is advised against or after the conflict has broken out. However, this requires that you do not yourself participate in acts of war or similar acts, as described above.

## 3. When does the insurance provide cover

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The insurance covers travel of up to 60 days' duration when you are a holder of a valid Nordea Gold Mastercard which is valid for the whole travel period.

### **Travel payment**

Flights and package tours must be paid for with your Nordea Gold Mastercard to be covered by the insurance.

### **Flights**

For flights, the plane ticket for the outbound flight, including any stopovers, must have been paid for with the card. If the homebound flight has been booked before the outbound flight commences, the plane ticket for the homebound flight, incl. any stopovers, must also have been paid for with the card.

If the flights are paid for with bonus points, direct and indirect taxes must have been paid for with the card.

### **Package tours**

Package tours are travel services which are purchased from a tour operator and which may include transport, accommodation and tourist services such as concert tickets, green fee, ski pass and car rental.

### **Other travel**

For other travel, it is not a requirement that payment must be made with the card.

### **Add-ons**

It is possible to buy an extension of the insurance if the travel period exceeds 60 days. It is also possible to buy an increase in the sum insured for travel cancellation.

Contact Tryg on +45 70 12 99 00 or via email: [nordeacards@tryg.dk](mailto:nordeacards@tryg.dk).

### **Travel period per trip**

The cover for the individual trip enters into force at the time at which you leave your place of residence/workplace (the latest of the two) to commence the trip and ceases upon your return to your place of residence/workplace (the first of the two).

### **If return home is delayed through no fault of the insured**

The insurance will automatically be extended if the date of your home journey is postponed due to illness.

If it is delayed for other reasons, such as flight delay, an automatic extension of up to 48 hours applies.

## 4. Pre-travel medical assessment

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### When is a pre-travel medical assessment necessary

It is a prerequisite for cover under the Illness and injury section and the Cancellation section that you have had a pre-travel medical assessment done in the cases listed here.

### Are you fit to travel

A pre-travel medical assessment allows you to have an assessment of whether you are fit to travel. The assessment gives you certainty as to whether you will be covered if you have an existing illness or disorder for which there may be a risk of deterioration when travelling.

The pre-travel medical assessment is an electronic test that you can find on [www.nordea.dk](http://www.nordea.dk). You can find it on the page Travel Insurance Nordea Gold under the pre-travel medical assessment section.

### You need a pre-travel medical assessment

- if you are or have been ill and have had contact with a doctor or other treatment provider or if it has been agreed that you are to have further examination or treatment or are to commence medication,
- if you have sustained an injury for which you are still receiving treatment or you have been referred to further examinations or treatments by a doctor,
- if you experience a deterioration of a chronic disease that entails additional visits to your doctor or a specialist, changed treatment or medication.

### Chronic illness

Chronic illness is illness that has lasted for more than six months or that must be expected to last for more than six months, and that requires ongoing medical control visits or treatment and restricts your opportunities for activity.

You must take the pre-travel medical assessment when the mentioned situations have occurred within the past two months before you pay the first part of the price of the trip or before your departure.

If you have already paid for part of the trip when one of the above situations occurs, please contact us before making further payments.

### You also need a pre-travel medical assessment

- if, before departure or before you pay the first part of the price of the trip, you have chosen to stop ongoing treatment for an existing illness or chronic illness, and, for this reason, you have not seen a doctor or have failed to attend planned control visits,
- when you are in the terminal stage of a disease. This applies both when the terminal phase has occurred before you pay for the first part of the price of the trip, or occur within the past two months before your planned and paid trip.

### When is a pre-travel medical assessment not necessary

When travelling in Denmark or to Norway, Sweden, Finland and Iceland.

### What effect may the pre-travel medical assessment have

The assessment is based on the information you provide and may either result in a pre-approval that means that the insurance provides cover in accordance with the terms and conditions, or it may have the effect that you are only partially covered, or not covered at all, when travelling.

### For how long is the pre-travel medical assessment valid

The pre-travel medical assessment is valid for the trip for which you have answered the questions. However, if you are travelling several times within two months, an overall assessment is made. The same pre-travel medical assessment will apply the next time you travel if your state of health has not changed since the latest assessment.

If your health has improved and you were refused cover at the latest assessment, you can obviously request a new assessment. If, in turn, your state of health deteriorates, a new assessment will be necessary.

## 5. Travel cancellation

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### The insurance covers

The insurance covers from the date on which you pay the deposit for the trip and ceases to provide cover when you have checked in at the airport or are in the means of transport to be used for the trip, for example bus, train or own car.

For a trip to be covered by travel cancellation if you do not have a valid Nordea Gold Mastercard, it is a condition that there is a signed and approved order on the card before the travel deposit is paid.

See also section 3, When does the insurance apply, regarding whether cover under the insurance is subject to payment for your trip having been made with the card.

### Acute illness or injury

The insurance covers cancellation of your trip due to acute illness, injury or death suffered by you,

- your spouse/cohabiting partner, children, siblings, parents, parents-in-law, grandparents, grandchildren and their spouses/cohabiting partners in whose care any of the above persons are,

- a person whom you are travelling to visit,
- a fellow traveller who intends to travel with you and has booked a trip to the same destination.

### Other reasons

The insurance also covers cancellation of your trip when it cannot be made because

- you are involuntarily given notice of dismissal from your work and there are less than 30 days to the departure date,
- that a fire, explosion, flooding or break-in has occurred in your private home in your country of residence.

### The purpose of the trip is cancelled

If the purpose of the trip, in the form of a planned public or private event, for example a theatre performance, concert or wedding, is cancelled, you may cancel your trip. You must be able to document that the event was the main purpose of the trip.

### War, acts of terrorism and disasters

The insurance also covers if you are unable to travel because of the occurrence or imminent risk of one of the following events at the travel destination:

- War or warlike situations
- Acts of terrorism
- Natural disasters
- Epidemic.

The Ministry of Foreign Affairs of Denmark, a Danish embassy or a similar institution must have ascertained and documented the event.

### You may cancel:

- if the Ministry of Foreign Affairs of Denmark advises against unnecessary entry or has already recommended evacuation,
- if we assess that staying at the travel destination involves significantly increased risk or uncertainty.

### The insurance does not cover

The insurance does not cover

- losses resulting from a petition for winding-up proceedings having been filed against the tour operator or from the tour operator having defaulted on its financial obligations as carrier and travel provider,
- if an existing illness or injury was not in a good, stable phase the last two months before the trip was booked or the deposit paid. This does not apply if you have received prior approval.
- costs reimbursed by other parties, e.g. the tour operator, the hotel and the airline.

## 6. Illness and injury

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### The insurance covers

The insurance covers the following expenses if you become acutely ill or are injured while travelling:

- Excess for the treatment expenses on the EU health insurance (the blue EU health insurance card).
- Medical treatment.
- Hospital stay and treatment, including surgery.
- Medicine and treatment prescribed by a doctor.
- Treatment by a dentist as a result of an acute dental disorder.
- Necessary additional expenses for hotel and subsistence if an extraordinary stay has been prescribed by a doctor.
- Ambulance transport or local transport to the nearest hospital or doctor and back to your place of accommodation.
- Transport prescribed by a doctor to the nearest suitable treatment location.
- Transport to catch up on your itinerary when the planned itinerary cannot be followed because you are prescribed a stay in hospital or a hotel by a doctor.

### Dental injuries

The insurance covers treatment of dental injuries caused while travelling. Treatment and/or examinations must be provided and done or have been prescribed by a dentist, and treatment must be commenced abroad. However, if necessary, the final treatment may take place in the insured's country of residence.

### Compensation

If you have to cancel your trip, the insurance covers expenses for accommodation and transportation, excursions and events, for example concert tickets, or for a planned activity such as rental of ski equipment and skiing instruction, by up to DKK 15,000 per person and max. DKK 45,000 per trip.

### Documentation

When you report the event, you must send us

- original travel vouchers,
- confirmation of cancellation of the trip,
- information on the amount refunded for the trip by the tour operator.

In addition, where relevant, you must send:

- a medical report, death certificate or police report,
- documentation of the purpose of the trip, if you are cancelling a trip with a specific purpose,
- documentation of cancellation,
- documentation in the form of unused event tickets and the like.

### Transport home due to acute illness or injury

The insurance covers reasonable and necessary expenses for transport home to the insured's country of residence.

The insurance also covers transport to your country of residence if the planned itinerary cannot be followed because you are prescribed a stay in hospital or a hotel by a doctor.

### Transport home due to death

The insurance covers reasonable and necessary expenses for transport home to the insured's country of residence, including expenses for statutory measures, for example embalming, funeral director, transport of the deceased to a funeral director in the country of residence and expenses for transport coffin.

### Transport home of children

If you are travelling alone with your children and you are hospitalised due to illness or injury, the insurance covers reasonable additional expenses for transport home of the children if you regard this as best. See also the possibilities for patient accompaniment in section 7.

### Approval before we provide cover

If you fall ill or suffer an injury and are hospitalised, we arrange your treatment, transfer, transport home etc., and we may refuse to provide cover if we have not approved your course of treatment or the transport in advance.

### The insurance does not cover

The insurance does not cover expenses for:

- convalescent stay or health resort stay,
- continued treatment if you refuse to be transported home when both Tryg Alarm's doctor and the attending doctor have decided that you must be transported home,
- treatment after your return home to your country of residence,
- treatment of illness or injury if, after you have been transported home, you travel abroad again and this was not agreed with Tryg.

In addition, the insurance does not cover expenses which are indemnified under the EU health insurance (the blue EU health insurance card).

### Compensation

The insurance covers reasonable and necessary expenses that you incur during your trip in connection with acute illness or injury.

The insurance also covers expenses for

- treatment of dental disorders/injuries by up to DKK 10,000 per person. The dental treatment must have been commenced abroad, but, if necessary, the final treatment may take place in your country of residence.
- treatment by a physiotherapist and a chiropractor by up to DKK 10.000 per claim.

### Documentation

You must be able to document additional expenses with a report from the local attending doctor/dentist, copy of prescriptions, death certificate and original receipts.

## 7. Patient accompaniment

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### The insurance covers

The insurance covers patient accompaniment if, due to acute illness, injury or death, you are admitted to hospital, are to be transported home or are prescribed a stay in a hotel by a doctor, and your planned itinerary is therefore interrupted or delayed.

### The insurance does not cover

The insurance does not cover expenses for:

- patient accompaniment after your return to your country of residence,
- patient accompaniment of persons aged over 18, if you claim cover under Summoning a person from home.

### Compensation

The insurance covers reasonable and necessary additional expenses for transport, including local transport, hotel and subsistence for two fellow travellers and your co-travelling children aged under 18 for up to ten days.

The insurance also covers reasonable and necessary expenses for transport to

- catch up on the planned itinerary in accordance with your original itinerary after concluded hospital stay or hotel stay prescribed by a doctor,
- resume the planned itinerary for the person accompanying you after he or she has accompanied you to the country of residence.

It is a condition that the trip is resumed within seven days of the completion of the patient accompaniment.

Hotel and subsistence are covered by up to DKK 1,500 per person per day. Compensation for transport expenses is limited to transport in economy class on a regular scheduled flight.

### Documentation

After your return home, you must be able to send us the original receipts for your additional expenses, medical report or death certificate.

## 8. Summoning a person from home

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### The insurance covers

The insurance covers summoning a person from home if you become acutely ill, injured or die.

The person summoned from home is covered by your travel insurance while travelling.

### The insurance does not cover

The insurance does not cover expenses for summoning a person from home if you claim cover under Patient accompaniment.

### Compensation

The insurance covers reasonable and necessary expenses for transport, hotel and subsistence for one person for up to ten days.

Hotel and subsistence are covered by up to DKK 1,500 per day. Compensation for transport expenses is limited to transport in economy class on a regular scheduled flight.

### Documentation

After your return home, you must send us the original receipts for your additional expenses, medical report or death certificate.

## 9. Urgent return home

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### The insurance covers

The insurance covers transport expenses for transport home to your country of residence and, if necessary, back to your destination if you are summoned home due to

- death or hospitalisation resulting from acute illness or injury of your spouse/cohabiting partner, children, siblings, parents, parents-in-law, grandparents, grandchildren or their spouses/cohabiting partners,
- death or hospitalisation resulting from acute illness or injury of a close colleague or a colleague with whom you are travelling and who is covered by his or her own Nordea Gold travel insurance,
- fire, explosion, flooding or burglary in your private home or at your workplace which requires your immediate return.

### The insurance does not cover

The insurance does not cover if the event that gives rise to the urgent return home occurred before your departure.

### Compensation

The insurance covers reasonable and necessary additional transport costs (maximum economy class on a regular scheduled flight).

If you are travelling by car, other means of transport than a car may be used for your transport home if agreed with Tryg. In such cases, the insurance also covers expenses for transport home of the car.

### Persons included in transport home

You and your co-travelling family, see section 1, can interrupt your trip if you all travel home together.

Compensation is only paid if immediate departure to the country of residence/workplace is necessary and you do not arrive in your country of residence/at your workplace later than 48 hours before your scheduled return home.

If you resume travelling, reasonable and necessary expenses for return transport are covered, provided that you resume travelling no later than seven days before the end of the travel period.

### Documentation

After your return home, you must send us the original receipts for your additional expenses, medical report, death certificate or report to the police/rescue service.

## 10. Assault

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### The insurance covers

The insurance covers if you are assaulted and sustain a demonstrable personal injury caused by the assault.

Such cover is subject to the condition that you report the assault to the local police and that you have been examined by a local doctor, dentist or at the local hospital.

### The insurance does not cover

The insurance does not cover if the assault

- is committed by a travel companion,
- occurs because you have exposed yourself to risk without reasonable grounds,
- occurs in connection with a criminal offence.

### Compensation

The insurance covers up to DKK 700,000 per person.

The compensation is calculated according to the amount that a tortfeasor would be liable to pay in damages according to Danish case law for a corresponding injury.

### Documentation

After your return home, you must send us documentation of your report to the nearest police authority at the travel destination, a medical report and the names of any witnesses.

## 11. Evacuation and involuntary stay

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### The insurance covers

The insurance covers in the following situations:

- if war breaks out or there is an imminent risk of war, warlike situations, natural disasters or epidemics,
- if situations arise that must be considered to be terrorism or there is an imminent risk of terrorism.

The insurance covers transport home to the country of residence if the Ministry of Foreign Affairs of Denmark, a Danish embassy or a similar institution has documented the event.

You can be evacuated

- if the Ministry of Foreign Affairs of Denmark recommends evacuation. You must follow the Ministry's instructions so that you can be evacuated at the first given opportunity,

- if the Ministry of Foreign Affairs of Denmark does not initiate the evacuation. In this case, we can assess whether evacuation can take place if you do not want to remain in the area. Return home can be assessed and agreed when the situation has arisen in an area in which you are staying and travelling and we assess that, if you continued to stay or travel there, you would be exposed to a much higher risk or much lower level of safety.

If Tryg Alarm is unable to provide you with an itinerary for your travel home for evacuation within 12 hours of the decision being made that evacuation is to take place, you may arrange travel home yourself.



### **The insurance does not cover**

The insurance does not cover in the event of entry into an area after the Ministry of Foreign Affairs of Denmark has advised against such entry or recommended return/evacuation from the area in question.

### **Compensation**

The insurance covers reasonable and necessary transport expenses when evacuating home to the country of residence or to the nearest safe destination.

Compensation for transport expenses is limited to transport in economy class on a regular scheduled flight.

### **Involuntary stay**

If it is not possible to leave the country immediately after it has been agreed that evacuation from the area is necessary because the local public authorities have closed the country's borders, the insurance covers transport to the nearest destination considered by the local public authorities and the Ministry of Foreign Affairs of Denmark to be a safe place to stay.

In case of an involuntary stay, the insurance covers hotel and expenses by up to DKK 2,500 per person per day and subsistence by up to DKK 2,500 per person per day. A total of max. DKK 50,000 per person.

Transport to your country of residence will take place at the first given opportunity after it again becomes possible to leave the country. Please note that transport options may be limited in countries which are at war or in warlike situations, and Tryg is not liable for the extent to which transport is possible. However, in cases in which help is required, we will work with the Ministry of Foreign Affairs of Denmark, the travel company or similar.

### **Loss of or damage to luggage**

If you have to leave luggage behind or your luggage is damaged in connection with an eligible evacuation, the insurance covers loss of up to DKK 20,000 per claim.

### **Documentation**

After you return home, you must send us the original bills for your additional expenses in connection with the evacuation.

In case of loss of or damage to your luggage, you must be able to document when your items were purchased and at what price. Documentation will usually take the form of receipts or contracts of sale. Photos may be used to prove the claim.

If you are not able to document or prove your claim, we may reject your claim or fix the compensation based on a discretionary estimate. You should therefore keep your purchase receipts for at least five years.

### **Private purchases**

If the items were purchased privately, you must obtain a dated statement showing what was purchased and the price. The statement must contain the names and addresses of the buyer and the seller.

### **Items belonging to your employer**

If the items belong to your employer, you must send us a declaration that you have had the items in your possession and that they are not covered by other insurance.

## **12. Trauma counselling**

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### **The insurance covers**

The insurance covers trauma counselling when an eligible event on the trip has resulted in mental trauma as a consequence of:

- acute illness, injury or death,
- robbery or assault,
- accident, fire, explosion or burglary,
- war, civil war, state of martial law, riot or civil unrest,
- acts of terrorism, natural disasters or epidemics.

### **The insurance does not cover**

The insurance does not cover trauma counselling if

- you are staying in a war zone. However, the insurance does provide cover if you are staying in the war zone at the outbreak of the hostilities.
- you enter an area for which the Ministry of Foreign Affairs of Denmark, Statens Serum Institut or a similar public Danish authority has advised against entry or from which it has already recommended evacuation.

### **Compensation**

The insurance covers expenses for

- trauma counselling by a psychologist or a psychiatrist by up to DKK 1,500 per session per person. A total of max. 10 sessions per person.
- transport to and from the treatment location by up to DKK 1,000 per person per claim.

Contact Tryg Alarm if you need acute trauma counselling by psychologist.

## 13. Missed connection

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### The insurance covers

The insurance covers expenses for catching up on your planned itinerary if – through no fault of your own and without having been able to foresee this – you miss a means of public transport or a means of transport organised by a travel provider.

The insurance also provides cover if – through no fault of your own – you miss a booked connecting flight and you cannot book an alternative flight.

### The insurance does not cover

The insurance does not cover your expenses

- if you have not followed the travel company's recommendation for when to arrive at the airport,
- if you are already late before leaving your home or the place where you are staying on your trip,
- if you have not left sufficient time to change between two means of transport. For air transport, the necessary time is considered to be the official minimum transfer time that the airlines state in their timetables.

### Compensation

The insurance covers reasonable and necessary expenses for transport, incl. local transport, accommodation and subsistence by up to DKK 15,000 per person, max. DKK 30,000 per claim.

Compensation for transport expenses is limited to economy class tickets. Hotel and subsistence are covered by up to DKK 1,500 per person per day.

### Documentation

You must be able to document the itinerary and the reason for you missing the connection in the form of a report from the transport company, and you must submit the original bills for your expenses.

## 14. Flight delay

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### The insurance covers

The insurance provides cover if your outward or homebound flight is delayed by more than four hours. This may be due to

- a booked flight being delayed,
- a booked flight being cancelled,
- your failure to board the aeroplane on which you have booked a flight due to overbooking or a missed connection due to documented delay of a connecting flight and no alternative flight can be offered.

### The insurance does not cover

The insurance does not cover if

- the flight is delayed due to strike or industrial action announced more than 24 hours before the departure time,
- the flight is cancelled due to the airline entering into liquidation.

### Compensation

The insurance covers reasonable and necessary expenses for subsistence and any overnight accommodation by up to DKK 6,000 per person per trip; however, max. DKK 12,000 per claim.

### Documentation

You must be able to document the flight delay and send us plane tickets or a travel certificate as well as original receipts for additional expenses.

## 15. Delayed luggage

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### The insurance covers

The insurance provides cover if checked-in luggage is delayed by more than four hours after the arrival of your flight to the final destination.

### Emergency assistance

The purpose of the cover is not to replace all your luggage, but only to alleviate an urgent need by allowing you to purchase clean clothes and toiletries so that the purpose of the trip can be achieved without major difficulties.

The purchased items are only intended for use for a limited time until your delayed luggage arrives. When you receive your luggage, you will again be in a position as if the damage had not occurred.

### The insurance does not cover

No compensation is paid

- for purchases of all kinds of sports equipment, IT equipment and electronic equipment,
- for purchases of appliances, instruments and tools for commercial use,

- for flights other than those registered in the international reservation system for registered scheduled flights,
- for seizure of luggage by customs authorities and/or other authorities,
- delay due to strike or industrial action,
- for delayed luggage on the final homebound flight.

### Compensation

The insurance covers reasonable and necessary expenses for purchases of clothes and toiletries as well as rental of delayed equipment, for example pushchair, ski or golf equipment, by up to DKK 6,000 per person per claim; however, max. DKK 12,000 per claim.

### Documentation

After returning home, you must be able to send us your original plane ticket, the airline's PIR report on the delay, documentation of the time at which you received the luggage and original receipts for your expenses.

## 16. Lost travel documents

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### The insurance covers

If your passport or other important travel documents are misplaced or stolen, the insurance covers the expenses, including transport expenses, for obtaining new or temporary documents, for example an emergency passport.

### Compensation

The insurance covers reasonable and necessary expenses for the issue of new or temporary documents and transport.

### Documentation

Upon your return, you must send us documentation that you have lost your travel documents as well as original bills for the expenses for new documents and any transport expenses.

## 17. Robbery in connection with cash withdrawal

---

### The insurance covers

The insurance covers your cash in case of robbery (if the robbery is reported to the police).

The cash must have been withdrawn with your Nordea Gold Mastercard at an ATM or in a branch of a bank, and it must be in your custody at the time of the robbery.

The cover applies for one hour after the cash withdrawal.

### Compensation

The insurance covers by up to DKK 5,000 per claim.

### Documentation

When reporting the claim, you must be able to send us documentation of your loss as well as a receipt that you have reported the crime to the police.

## 18. Luggage excess

---

### The insurance covers

If you lose your luggage or it is damaged and your household contents insurance covers the loss or damage, the insurance will cover any excess.

### Compensation

The insurance covers by up to DKK 10,000 per claim.

### Documentation

You can send us documentation for payment of excess on your household contents insurance.

## 19. Excess on rented car

---

### The insurance covers

If you have rented a passenger car during the travel period and it is damaged, the insurance covers any excess you are required to pay by the rental company's insurance company.

Compensation is subject to the condition that

- the rental has been paid for with your Nordea Gold Mastercard,
- the vehicle is insured under liability and comprehensive motor insurance with an insurance company,
- you are the hirer of the vehicle in accordance with the hire agreement,
- you are, or one of your additional insured is, the driver of the vehicle when the accident occurs,
- the driver of the car has a valid driving licence.

### Compensation

The insurance covers by up to DKK 10,000 per insurance event.

### Documentation

When reporting your claim, you must be able to send us documentation of your expenses as well as the hire agreement and incident report.

## 20. Personal liability

---

### The insurance covers

The insurance provides cover if you, as a private individual, cause personal injury or property damage and thus incur liability for damages.

### The insurance does not cover

The insurance does not cover liability for damage or injury:

- that occurred during paid or unpaid work,
- caused in connection with the use of a motor vehicle, caravan or trailer, aircraft or vessel that is over six metres long and has motor power exceeding 25 hp,
- to items that you own, have on loan, store, use, carry, process, treat, hold or have in custody for any other reason,

- caused by animals,
- where you pass on illness to others through infection or in some other way.

### Compensation

The insurance covers by up to DKK 5 million for personal injury and by up to DKK 2 million for damage to property.

### Documentation

After your return home, you must send us a description of the course of events, the names and addresses of witnesses and the claimant, a statement of the documented claims by the claimant and any police report.

## 21. Liability for damage to rented holiday home

---

### The insurance covers

The insurance provides cover if you, as a private individual, incur liability for damages for damage to:

- furnishings and fittings or structural elements of a rented hotel room, apartment, holiday home or villa when the damaged parts are in your custody,
- rented caravan, mobile home or tent when it is in your custody.

### The insurance does not cover

The insurance does not cover damage

- that occurred during paid or unpaid work,
- caused as a consequence of you having incurred, by agreement or otherwise, liability extending beyond the general law of torts,
- to a mobile home when it is used as a motor vehicle.

### Compensation

The insurance covers by up to DKK 2 million per claim. Cover is subject to an excess of DKK 300 per claim.

### Documentation

After your return home, you must send us the following: Description of the course of events, Names and addresses of the claimant and witnesses, Statement of the documented claims and any police report.

## 22. Legal expenses insurance

---

### The insurance covers

The insurance covers your expenses for legal assistance if, as a private individual, you cause damage or injury to a third party inadvertently and outside a contractual relationship or involuntarily violate local law or public regulations, thereby incurring liability for damages in civil law.

The insurance provides cover in accordance with the terms and conditions for Tryg's legal expenses insurance; however, with the following deviation: The insurance only provides cover in connection with legal proceedings or arbitration proceedings arising out of a dispute of a legal nature that has occurred during the trip and that directly concerns you.

The full insurance terms and conditions are available from us.

### Compensation

The insurance covers legal expenses by up to DKK 125,000 per person.

The insurance is subject to an excess of 10% of the total legal expenses; however, minimum DKK 2,500.

### Documentation

A claim for cover of legal expenses is made by the lawyer who has taken on the case. The lawyer subsequently reports the insurance event to Tryg.

## 23. Security

### The insurance covers

In the event of a legal dispute, the insurance may provide security in the form of an interest-free loan for your legal expenses for a lawyer and costs demanded by local authorities to cover a claim for damages or for payment for your release or release of your possessions.

### Repayment of security pledged

Upon release of the security, the amount must be repaid to us. The amount must immediately be repaid to us if the security is seized because

- you fail to pay a fine or compensation that you have been ordered to pay,
- you fail to attend a court hearing,
- you are otherwise responsible for the seizure.

## 24. Holiday compensation

### The insurance covers

The insurance covers either replacement travel or ruined days of travel if you are travelling on a private holiday.

### Replacement travel

The insurance covers if the planned trip is ruined due to one of the following reasons:

- You are hospitalised for more than half of the planned travel period.
- Your doctor's diagnosis shows that you cannot participate in the planned primary activity of the trip for more than half of the planned travel period.
- You sustain a broken bone, fracture, ligament damage, strain or sprain which means that you cannot participate in the planned primary activity of the trip for more than half the planned travel period.
- You are transported home or recalled home during the first half of the travel period.

The primary activity must have been booked from home and be stated in a travel certificate or the like that supports that it is the planned purpose of the trip.

### Persons entitled to compensation

In the event of illness or injury, including a broken bone, fracture or the like, the insurance covers replacement travel for you and your co-travelling family if they remain with you during your period of illness.

In case of transport home and urgent return home, the insurance covers replacement travel for you and your co-travelling family if they return home with you and do not travel back to the destination.

### Ruined days of travel

The insurance provides compensation for ruined days of holiday if you are not entitled to replacement travel, and this is for one of the following reasons:

- You are hospitalised.
- The doctor's diagnosis shows that you are forced to stay in your holiday home.
- You sustain a broken bone, fracture, ligament damage, strain or sprain which means that you cannot participate in the planned primary activity of the trip.
- You are transported home or recalled home and you do not return to the destination.

### Persons entitled to compensation

In case of illness or injury, including fractures etc., the insurance covers ruined days of travel for the injured person. In case of a child aged under 18, compensation is also paid for an adult.

### Cover exclusions

No security is pledged for the following situations:

- legal disputes concerning your business or job,
- legal disputes concerning contractual relations,
- criminal cases, with the exception of road traffic cases.

### Compensation

Up to DKK 300,000 can be borrowed per dispute.

### Documentation

Police report, transcript of court records or the like that can document that security/bail has been demanded as well as original bills for expenses.

In case of transport home and urgent return home, the insurance covers ruined days of travel for you and your co-travelling family if they return home with you and do not travel back to the destination.

### The insurance does not cover

- The insurance never provides cover beyond the original period of travel.
- The insurance does not cover business travel.
- The insurance does not pay compensation to a deceased person. This applies despite any prior period of illness.

### Compensation

The insurance covers by up to DKK 15,000 per person; however, max. DKK 45,000 per trip.

The insurance covers expenses for accommodation and transport, excursions and events that have been paid for and are non-refundable.

### Compensation for motor holiday

If you have gone on a motor holiday, your transport expenses to and from the holiday destination, taking the shortest route, are covered by max. DKK 1 per km. If not all passengers in the car are entitled to compensation, the expenses are covered on a pro rata basis.

### How compensation is calculated

The compensation is calculated based on the cost of the trip per day, and the number of days of holiday is calculated as follows:

- Days of departure and return are counted as two whole days, regardless of the times of departure and return.
- No compensation is paid for the day of return originally planned and compensation is never paid beyond the period of travel originally planned.

### Illness/injury

The compensation is calculated from the first medical visit up to and including the date of discharge or the end of the period prescribed by the doctor.

### Urgent return home

The compensation is calculated from the day on which you travel home.

### Documentation

After your return home, you must send us a travel certificate as documentation of the duration of your trip and the original bills for expenses for transport and accommodation.

# Purchase insurance

## 1. Persons covered by the insurance

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The insurance covers you as the holder of a valid Nordea Gold Mastercard primary card or family card issued by Nordea.

The primary cardholder and any family cardholders must be resident in Denmark and the card must be valid for the entire insurance period.

## 2. Where does the insurance provide cover

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The insurance covers goods that can be lawfully marketed or used in Denmark.

## 3. When does the insurance provide cover

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The insurance covers goods paid for with a Nordea Gold Mastercard. The period of insurance cover depends on whether there is a malfunction or sudden damage, see section 4.

Your Nordea Gold Mastercard must be valid for the entire period of cover. If the card is replaced during the period of cover with another valid Nordea credit card which also has purchase insurance, the insurance will remain in force.

## 4. What does the insurance cover

---

### The insurance covers

The insurance covers electrical appliances and white goods that can be lawfully marketed or used in Denmark.

The item must have been purchased as new. It must belong to your household contents and must have been purchased for private use only.

### Malfunction

The insurance covers all internal causes of damage to the insured item.

The item is covered for four years from the date of purchase.

The damage must have been ascertained and the claim reported within this four-year period.

### Sudden damage for 90 days

The insurance covers sudden damage to the insured item for 90 days after the date of purchase or receipt of the item.

**Sudden damage** means damage due to an external cause with an immediate effect. Cause and effect must be contiguous in time.

## 5. What does the insurance not cover

---

### The insurance does not cover

- Damage to motorised garden machinery, electrical scooters and electrical appliances/tools that are solely for use outdoors.
- Demo goods, substandard goods or display goods, goods without the original manufacturer's serial number.
- Damage in the form of marks, scratches and peeling or other cosmetic damage such as colour differences.
- Damage due to wear and tear, poor maintenance, incorrect handling, faulty connection, faulty repair or damage during repair.
- Faulty and lost software, data etc. as well as dead pixels.
- Damage covered by a warranty, service scheme or the seller's liability under the law pertaining to the sale of goods.
- Damage caused intentionally or by the insured person having shown gross negligence.
- Damage caused by animals.
- Damage caused by fire, stroke of lightning, theft, robbery, assault, malicious damage, storm, electrical damage, traffic accident damage or soot damage.
- Damage caused directly or indirectly by:
  - virus and hacker attacks or the like on the insured item,
  - earthquakes or other natural disruptions,
  - flooding from sea, fjord, lake and the like.

## 6. Compensation

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Regardless of the number of issued family cards, the insurance covers by up to DKK 50,000 per primary card per year, calculated from the first issue date.

If you object to the replacement by a new item, cash compensation is paid in equal to the price payable by us for the item with our usual supplier.

Cover is subject to an excess of DKK 1,000 per claim.

We can provide compensation by

- restoring the damaged item to essentially the same condition as before the damage,
- replacing the item with a new, equivalent item, or
- making a cash payment equal to the replacement price of an equivalent new item.

## 7. Documentation

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You must send us the original receipt for the purchase and a receipt showing that the item has been paid for with your Nordea Gold Mastercard. You must also be able to document your ownership of the damaged item and the replacement price of a equivalent new item.

# Cancellation of tickets

## 1. Persons covered by the insurance

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The insurance covers you as the holder of a valid Nordea Gold Mastercard primary card.

## 2. Where does the insurance provide cover

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The insurance covers tickets for events in your country of residence and when you are travelling.

## 3. When does the insurance provide cover

---

The insurance covers tickets for events that are paid for with a Nordea Gold Mastercard if you (the cardholder) are unable to attend the event.

Your Nordea Gold Mastercard must be valid for the entire period of cover.

## 4. What does the insurance cover

---

The insurance covers cancellation of tickets purchased for you and your accompanying guests. Cover is subject to the condition that the total price of the tickets exceeds DKK 500 and that they have been paid for with your Nordea Gold Mastercard.

- fire, explosion, flooding or burglary at your private home or company immediately prior to commencement of the event.

The insurance provides cover if you are unable to attend the event (for example theatre, cinema, concerts etc.) as a result of

- acute illness, injury or death affecting you, your spouse/cohabiting partner, children, siblings, parents, parents-in-law, grandparents, grandchildren and their spouses/cohabitants or a companion,

In case of cancellation, you must notify Tryg Alarm immediately and before the event begins.

## 5. What does the insurance not cover

---

### **The insurance does not cover**

The insurance does not cover compensation for tickets if the event is cancelled after it has commenced.

In the event of illness or injury, the insurance provides cover only if the condition is acute and you had no knowledge of it when the tickets were purchased.

## 6. Compensation

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In the event of cancellation, the insurance covers the expenses the organiser/agent is entitled to charge under their general terms and conditions if the event is cancelled, up to max. DKK 2,500 per ticket and max. DKK 10,000 per claim.

## 7. Documentation

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You must send us your unused tickets and a receipt for the purchase from the organiser/agent as well as a medical certificate, death certificate or police report.

You must also be able to document that the tickets have been paid for with your Nordea Gold Mastercard.



# ID theft insurance

## 1. Persons covered by the insurance

---

The insurance covers you as the holder of a valid Nordea Gold Mastercard and your spouse/cohabiting partner as well as your children living at home, including foster children living with you.

You must all have the same address registered in the Danish National Register.

## 2. Where does the insurance provide cover

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The insurance covers worldwide; however, claims handling and compensation can only take place in Denmark.

## 3. When does the insurance provide cover

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The insurance provides cover in the period in which you are the holder of a valid Nordea Gold Mastercard.

## 4. What does the insurance cover

---

The insurance covers in the event of identity theft (ID theft) and identity abuse on social media that occurs during the insurance period.

**ID theft** means situations in which your identity/identification documents is/are used without your consent and without authorisation by (an)other person(s) for the purpose of financial gain, for example to open a credit account, apply for a loan, register telephone subscriptions, purchase goods etc. in your name.

**Identification documents** means any form of identification that can identify you, for example a passport, bank card, driving licence, CPR number, account number, login code, username/password for Internet services, electronic signature, NemID/MitID, payslip and other similar material.

Any event, or multiple repeated events, occurring as a result of ID theft will be regarded as an ID theft case.

### 4.1 ID theft

Under the insurance, you can receive advice on how to prevent ID theft as well as help in detecting and limiting ID theft.

#### Preventing ID theft

The insurance comprises a 24-hour hotline which provides advice on how to prevent ID theft, including how ID theft may take place and what you should be aware of.

#### Detecting ID theft

Under the insurance, you can receive help to

- discover possible fraud and determine whether financial irregularities have taken place as a result of an ID theft,
- create an overview of financial irregularities and any records of payment default, including registrations with RKI and other debtor registers.

#### Limiting ID theft

If you are a victim of ID theft, we will help you

- take measures aimed at limiting the consequences of the ID theft and prevent financial losses,
- contact creditors and reject invalid monetary claims,
- contact debtor registers, for example RKI, and object to any unwarranted records of payment default,

- with advice on the issue of new identification documents in connection with re-establishment of your identity,
- guidance on reporting the ID theft to the police.

#### Legal assistance

If it is not possible for us to reject invalid monetary claims and/or delete records of payment default as a result of ID theft, the insurance covers legal assistance from a Danish law firm before a legal dispute arises.

A legal dispute exists if a creditor does not withdraw the claim against you, after communication with the lawyer, for example if one of the parties has given notice of institution of legal proceedings or notice of lawyers' mediation or arbitration proceedings has been given.

The legal assistance must be approved by us before it is commenced.

The insurance covers expenses for legal assistance by up to DKK 25,000 per year.

## 4.2 Identity abuse on social media

**Identity abuse** on social media means offensive use of personal data.

This may, for example, be:

- unwanted images and videos
- offensive comments and threats
- bullying and other harassing material
- personal data and contact details
- fake profiles on social networks.

### Preventing abuse

Under the insurance, you can receive advice on how you can protect yourself against unwanted dissemination of your personal data and images online.

### Limiting and stopping abuse

If you are exposed to identity abuse,

- we will advise you on how to remove images, videos, fake profiles etc. from the Internet,
- we will provide you with guidance on your rights,
- we will provide you with guidance on how to apply for erasure from various Internet services, for example Google searches,
- we will provide a website where you can find advice and instructions on how to handle the situation.

Cover is subject to the material having been uploaded without your consent. Cover is also subject to the content being in violation of applicable guidelines for the sites in question and/or being of a nature which is contrary to Danish law.

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## 4.3 Compensation for lost time

Under the insurance, compensation is paid for lost time if you have to take time off to have identity documents re-established in connection with abuse of your identity.

The insurance covers by max. DKK 2,000 per event per year.

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## 4.4 Financial loss

The insurance compensates your financial loss incurred as a result of a criminal act, for example payment for goods with stolen/copied credit cards, theft from bank account or loss due to phishing, where the offender obtains information via fake emails, websites or phone calls.

Compensation is subject to the negotiations about the claim being conducted by us, as we are not liable for claims that you have accepted.

The insurance covers by max. DKK 200,000 per year.

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## 4.5 Preventive measures

If we recommend that you take measures to prevent attempted fraud before a specific attempt at fraud is made, the insurance covers the necessary costs connected with such measures.

The insurance cover any fees by up to max. DKK 5,000 per year.

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## 4.6 Bank fees

The insurance covers any fees or excess charged by banks, financial companies or payment services if you have been the victim of phishing, where the offender obtains information via fake emails, websites or phone calls.

The insurance covers by up to DKK 12,000 per year.

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## 4.7 Acute trauma counselling by psychologist

The insurance covers three telephone calls/sessions per person in the household who needs to talk to a trauma counselling psychologist if you and/or other members of your household is/are exposed to threats from hackers. By threats, we mean that third parties with statements or actions provoke fear for your life or others' lives, health or welfare, see section 266 of the Danish Criminal Code (Straffeloven).

It is a requirement that we have approved the treatment and that it is provided via our supplier.

The treatment must have been completed within 12 months of the incident.

## 5. What does the insurance not cover

---

### The insurance does not cover

- Other financial losses than those described.
- ID theft committed by your immediate family. This may be your spouse, cohabiting partner, children, parents or persons whom you have authorised to use your identification documents or given power of attorney to act on your behalf.
- ID theft committed through unauthorised use of your company name, your business identity or with a relation to your work.
- ID theft, where the unlawful or unauthorised use ought to have been discovered before the insurance entered into force.
- Legal disputes with creditors or authorities that were ongoing before the insurance entered into force.
- ID theft and unauthorised use as a result of criminal offences and grossly negligent acts committed by persons covered by the insurance.

## 6. Reporting of claim and documentation

---

If you suspect ID theft or identity abuse, you must contact us immediately on telephone +45 44 20 45 20.

Obtain any information and documents which may be of importance to the claim.

ID theft must immediately be reported to the police. You must obtain written confirmation of the police report, including the crime reference number.

# In case of a claim

## Reporting the claim

You must immediately report a claim to us. When reporting a claim, you must describe the course of events and prove and document your claim for compensation. You need to provide all information about circumstances that may be of importance to the assessment of the claim.

You must be able to send us the necessary documentation, and you can see the documentation required under the individual sections.

If you fall ill or suffer an injury and are hospitalised, we arrange your treatment, transfer, transport home etc., and we may refuse to provide cover if we have not approved your course of treatment or the transport in advance.

## When does Tryg pay compensation

Compensation is paid when we have received and assessed the information that we deem necessary to decide whether compensation should be paid and to fix the amount of compensation.

Compensation is paid in Danish kroner (DKK).

## Double insurance

If the other insurance company excludes or restricts its liability to pay compensation in the event of double insurance, the same exclusions and restrictions also apply to this insurance. This means that Tryg and the other insurance company will pay proportionate compensation.

The provision also applies in cases in which both insurance policies are with Tryg.

If you have two or more Mastercards issued by Nordea, Tryg is never obliged to pay compensation more than once for the same insurance event.

## Recourse

If you are paid compensation in a case, Tryg will be subrogated to your rights.

# General terms and conditions

This document is not an insurance contract, but a presentation of the types of insurance cover available to you as the holder of a Nordea Gold Mastercard.

You can use the insurance because Nordea has taken out insurance with us (Tryg).

Nordea is the policyholder, and Nordea allows you to file notices of claim directly with us, without this requiring separate approval from Nordea, provided that you have a valid Nordea Gold Mastercard.

The service is provided directly by Tryg Forsikring A/S. The policyholder pays the premium for this insurance.

## Insurer and policyholder

Insurer:

Tryg Forsikring A/S  
Klausdalsbrovej 601  
DK-2750 Ballerup  
CVR no. 24260666

Policyholder:

Nordea Denmark, branch of Nordea Bank AB Abp, Finland  
Grønjørdsvej 10  
DK-2300 Copenhagen S  
CVR no. 25992180

## The Danish Insurance Contracts Act

The insurance is, moreover, subject to the Danish Insurance Contracts Act (Lov om forsikringsaftaler) unless derogated from by the terms and conditions.

## Term and termination of the insurance

The insurance provides cover in the period in which you are the holder of a valid Nordea Gold Mastercard.

The insurance cover terminates if the insurance is cancelled or is not renewed by Nordea or us, or if your card is cancelled by you or Nordea.

## Sums insured and excess

The sums insured mentioned in each section constitute the maximum limit for Tryg's liability for all claims under each type of cover during the travel period.

An excess applies to some of the types of cover. This excess can be seen under the individual sections.

## How we process your personal data

At [www.tryg.dk/personoplysninger](http://www.tryg.dk/personoplysninger), you can read more (in Danish) about how we process your personal data.

Here you can, for example, find information about:

- the purpose for which we process data about you,
- where the data are registered, and
- to whom the data might be disclosed.

You are always welcome to contact us if you want to know more.

## General exclusions

The insurance does not cover insurance events, regardless of your state of mind or mental capacity, due directly or indirectly to:

- deliberate, criminal or grossly negligent acts or omissions,

- participation in fights, self-induced intoxication, self-induced influence of narcotics and other intoxicants or ingestion of medicine.

The insurance also does not cover insurance events due directly or indirectly to:

- entry into a country in which there is war, warlike situations, violation of neutrality, civil war, riot or civil unrest.

If one of these situations suddenly arises after you have entered the country, you may remain there for up to 30 days after the outbreak of the conflict. However, the cover is provided subject to you not participating personally in the actions.

- confiscation, nationalisation or revolution,
- nuclear reactions and radioactive decay, regardless of whether the insurance event occurs in times of war or peace. However, the insurance covers insurance events which are caused by or occur in connection with nuclear reactions used for ordinary industrial, medical or scientific purposes.
- strike and lockout,
- arrest, confiscation or other intervention, for example new acts, regulations or guidelines, by a public authority.

The insurance does not cover

- during flights on which you are part of the crew,
- commercial diving,
- travel to and from offshore drilling rigs and damage or injury caused in connection with work on offshore drilling rigs,
- participation in expeditions or mountaineering,
- participation in motorsport of any kind,
- participation in professional sports. However, cover is provided for transport to and from the travel destination and during the stay as a private person. Professional sports are defined as sports where the participant receives other payment in excess of reimbursement of expenses and which must be declared as income.

## Complaints procedure

If you do not accept our decision, you must contact the department that has processed your insurance case. If you are still not satisfied after having contacted this department, you may contact Tryg's Quality Department, which is responsible for handling complaints

Tryg  
Postcode J22  
Klausdalsbrovej 601  
DK-2750 Ballerup  
Email: [kvalitet@tryg.dk](mailto:kvalitet@tryg.dk)

If contacting the Quality Department does not produce a satisfactory result, you may complain to the Insurance Complaints Board at the address:

Ankenævnet for Forsikring  
Østergade 18, 2.  
DK-1100 Copenhagen K  
[www.ankeforsikring.dk](http://www.ankeforsikring.dk)

A small fee will be charged for submitting a complaint to the Insurance Complaints Board. The complaint must be filed by filling in a digital complaints form on the Insurance Complaints Board's website [www.ankeforsikring.dk](http://www.ankeforsikring.dk).