

## Travel insurance – MasterCard Premium

Policy number 656.9.601.200.000

The policy conditions are effective from 1 October 2018.

This is a translation of the original Danish terms and conditions. In case of any discrepancies, the wording of the Danish original applies.

Travel insurance – MasterCard Premium has been taken out with Tryg Forsikring A/S (Tryg) and is administered in cooperation with Nordea, who has taken out the insurance on behalf of the MasterCard Premium cardholder.

If the MasterCard Premium card is replaced during the insurance period by another valid MasterCard Premium card, the travel insurance still applies.

For claims procedure and the documentation to be submitted together with the claim form, see 19.

### 1 Who is covered

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

Foster children must be registered at the national register as residing at the same address as the cardholder.

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

### 2 When does the insurance cover

The insurance provides cover, provided that the cardholder has a valid MasterCard Premium card effective during the entire travel period of maximum 60 days from the beginning of the journey from the cardholder's country of residence or workplace.

It is possible to extend the insurance period by up to 18 months by paying an additional charge to be agreed direct with Tryg by telephone on +45 70 12 99 00 or by e-mail [nordeateam@tryg.dk](mailto:nordeateam@tryg.dk). When contacting Tryg, the insured should state:

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

The insurance covers both personal and business trips and ceases upon return to the residence or workplace address.

A signed and approved order for MasterCard Premium must be available before the down payment is made in order for the cancellation insurance to take effect.

The cancellation insurance is valid until the insured has checked in and has started the trip. For trips with the insured's own car, the cancellation cover ceases when the insured sits in his/her car to start the trip. For more information see 6.

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

### 3 Where does the insurance cover

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

## 4 What does the insurance cover

Benefits	Clause	Sum insured	Excess
Expenses for medical treatment of illness and injury while travelling	5.2	Unlimited In case of dental damage maximum DKK 10,000	
Repatriation in the event of illness and injury	5.3	Reasonable and necessary expenses	
Repatriation in the event of death	5.4	Reasonable and necessary expenses	
Repatriation of children	5.5	Reasonable and necessary expenses	
Curtailment of trip	5.6	Reasonable and necessary expenses	
Visit to the insured	5.7	Reasonable and necessary expenses for transport, DKK 1,500 per day for accommodation and meals for one person for up to 10 days	
Travel companions in the event of sudden illness	5.8	Reasonable and necessary expenses for transport covering two persons and children under the age of 18, DKK 1,500 per day for accommodation and meals for up to 10 days	
Cancellation insurance	6	Up to DKK 15,000 per person, maximum DKK 45,000	
Replacement trip	7	Up to DKK 15,000 per person, maximum DKK 45,000	
Lost holidays	7.1	Up to DKK 15,000 per person, maximum DKK 45,000	
Luggage delay	8	After four hours' waiting time: up to DKK 6,000 per person per event, maximum DKK 12,000	
Delayed flight	9	After four hours' waiting time: up to DKK 6,000 per person per event, maximum DKK 12,000	
Missed departure/catching up with itinerary	10	Reasonable and necessary additional costs of up to DKK 15,000 for transport, accommodation and meals	
Excess on luggage	11	Up to DKK 10,000 per event, only claims regarding luggage	
Liability for damage to rented holiday home	12	Up to DKK 2,000,000 per claim	DKK 300
Cover for assault	13	Up to DKK 500,000 per person	
Legal aid	14	Up to DKK 125,000 per person	10%, minimum DKK 2,500
Provision of collateral	15	Up to DKK 300,000 per dispute	
Evacuation	16	Reasonable and necessary travel expenses for transport to the residence country	

## 5 Sudden illness and injury while travelling

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

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

*Any injury or illness that requires medical treatment must immediately be notified to Tryg Alarm (see 19).*

### 5.1 Pre-existing medical condition

If the insured has a pre-existing medical condition, the insurance covers the treatment of a sudden aggravation of the illness occurred while travelling. However, the illness must have been stable for a period of two months before departure, meaning that there has been no form of aggravation which has

- required contacting a doctor or
- resulted in a plan for additional examinations, treatment or hospitalisation.

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

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

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

### Has the insured answered "yes" to any of these questions?

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

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

### 5.2 Medical treatment of sudden illness and injury while travelling

The insurance covers:

- medical treatment and medicine prescribed by a doctor
- hospital stay and treatment, including surgery
- treatment by a physiotherapist
- travel expenses to a local doctor or local treatment facility
- transport to the nearest hospital or treatment facility providing the medical treatment which the insured needs; the transport also includes transport by air ambulance, provided that the transport is ordered by a doctor in consultation with Tryg's medical officer.

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

In addition the insurance covers treatment of dental injury caused by an accident occurring while travelling. The treatment and/or examinations must be made or prescribed by a dentist and the

treatment must be started abroad, but the finishing treatment may, if necessary, be made in the insured's residence country.

### Exceptions

The insurance does not cover:

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

See also 17. General exceptions.

### 5.3 Repatriation in the event of sudden illness or injury

The insurance covers reasonable and necessary expenses for repatriation of the insured to his/her residence country.

Repatriation must be prescribed and approved by Tryg's medical officer. Tryg is entitled to demand that the insured is transported to his/her residence country.

### 5.4 Repatriation in the event of death

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

### 5.5 Repatriation of children accompanying the insured

The insurance covers reasonable additional expenses for repatriation of children under the age of 18 accompanying the insured on the trip, provided that the insured is hospitalised due to illness or injury and it is believed to serve the children best for them to be sent home to their family in the residence country (see also 5.8 Travel companion in the event of sudden illness).

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

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

### 5.6 Curtailment of trip

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

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

- that a serious lifethreatening illness/accident or death occurs to the insured's spouse/partner/registered partner, children,

siblings, parents, parents in law, grandparents, grandchildren and their spouses/cohabitants, a close colleague or a colleague accompanying the insured where such colleague is covered by his/her own MasterCard Premium travel insurance that serious damage to or burglary has occurred to the insured's dwelling or at the insured's workplace in the insured's country of residence or workplace requiring that the insured immediately returns to his or her country of residence/workplace; serious damage or burglary is taken to mean a situation where all or a significant part of the dwelling or workplace is affected, for instance in connection with fire, flood or burglary resulting in extensive destruction or theft.

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

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

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

### 5.7 Visit to the insured

The insurance covers reasonable and necessary additional expenses for transport, accommodation and meals for one person.

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

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

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

### Limitation

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

### 5.8 Travel companion in the event of sudden illness

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

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

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

- the insured suddenly becomes ill or injured and is hospitalised for at least three days
- the insured dies
- the insured is repatriated.

In addition, reasonable and necessary expenses for transport are covered for the purpose of :

- catching up with the originally planned itinerary after a stay at the hospital
- catching up with the planned itinerary of the travel companion in the event of sudden illness when the companion has

accompanied the insured to his/her residence country.

It is a condition that the trip is resumed not later than seven days after the relevant person(s) has/have finished accompanying the insured and that at least seven days remain of the duration of the trip and the insurance period.

Travel companionship in the event of sudden illness must be agreed with Tryg.

### Limitation

The insurance does not cover expenses for persons accompanying the insured if the insured applies the cover of visit to the insured in 5.7.

### 6 Cancellation insurance

The sum insured is up to DKK 15,000 per person, maximum DKK 45,000 per claim.

It is a condition that a signed and approved order for MasterCard Premium is available before the down payment for the trip is paid.

It is possible to increase the sum insured by paying an additional charge to be agreed direct with Tryg by telephone on +45 70 12 99 00 or by e-mail [nordeateam@tryg.dk](mailto:nordeateam@tryg.dk). When contacting Tryg, the insured should state:

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

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

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

Furthermore the insurance covers cancellation as a result of:

- the employer's written dismissal of the insured less than 30 days before starting the trip
- fire or another unexpected event concerning the property of the insured in the insured's country of residence.

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

The insurance provides cover only if the illness or injury occurred suddenly and was unknown at the time when the trip was booked.

The insurance covers a person with a pre-existing medical condition, provided that such condition has been stable for a period of two months before the trip was purchased (see 5.1).

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

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

### Exceptions

The insurance does not cover:

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

## 7 Replacement trip or compensation for lost holidays

The sum insured is up to DKK 15,000 per person, maximum DKK 45,000 per trip.

Replacement trips are covered only in connection with pure holiday trips.

The insurance covers expenses for the purchase of a new trip for the insured if the trip commenced is ruined because the insured:

- is hospitalised for more than three days as a result of sudden illness or injury; the duration of the period is reckoned from the first documented medical consultation
- is repatriated in the event of sudden illness or injury
- returns home as a result of indemnifiable repatriation, see 5.6.

If one or more family members are entitled to a replacement trip, the insurance covers a replacement trip for the whole family, but only if the family is travelling together and comprised by the insured group of persons.

The insurance covers the expenses paid by the person entitled to compensation for transport from the residence country to the destination and back and for renting a holiday home, provided that the expenses have been paid before the claim event occurred and can be documented and that they are non-refundable.

If the insured travels by car, costs of transport to and from the destination will be covered, measured as the shortest way, by up to DKK 1.00 per km. If not all the passengers of the car are entitled to a replacement trip, the expenses will be covered proportionately.

The insurance also covers expenses paid for arrangements/excursions that have not been held or made and which cannot be refunded by the tour operator.

The compensation for the purchase of a new trip is paid when the booking of the replacement trip is documented. The new trip must have been started not later than one year after the date of injury/damage.

### 7.1 Lost holidays

The sum insured is up to DKK 15,000 per person, maximum DKK 45,000 per trip.

Lost holidays are compensated only in connection with pure holiday trips.

The insurance compensates lost holidays if the insured is not entitled to a replacement trip, see above, and if the insured:

- is hospitalised as a result of sudden illness or injury; the duration of the period is reckoned from the first documented medical consultation
- is ordered by the treating doctor abroad to stay indoors in the holiday home due to sudden illness or injury; the duration of the period is reckoned from the first documented medical consultation.

The insurance covers the expenses paid by the insured for transport from the residence country to the destination and back and renting of a holiday home, provided that the expenses have been paid before the claim event occurred and can be documented and that they are non-refundable.

The insurance also covers expenses paid for arrangements/excursions that have not been held or made and which cannot be

refunded by the tour operator.

The compensation is calculated on the basis of the price of the trip per day, and only the injured is entitled to compensation.

## 8 Luggage delay

The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries for up to DKK 6,000 per person per claim, maximum DKK 12,000 per claim per trip.

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

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

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

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

### Exceptions

No compensation is paid for:

- purchases of any type of sports, IT and electronic equipment
- purchases of appliances, instruments and tools for business purposes
- departures other than those registered in the international reservation system for registered scheduled flights
- the confiscation of luggage by the customs authorities and/or any other authorities
- delays caused by strikes or industrial disputes
- delayed luggage at the ultimate destination according to the itinerary.

## 9 Delayed flight or flight connection

The insurance covers reasonable and necessary expenses for meals and bed nights, if any, by up to DKK 6,000 per person per trip, maximum DKK 12,000 per claim per trip.

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

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

### Exceptions

The insurance does not provide cover if:

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

## 10 Missed departure/catching up with itinerary

The insurance covers reasonable and necessary additional expenses up to DKK 15,000 per person, per trip for transport, accommodation, meals and local transport.

Transport expenses cover economy class, as a maximum, to be able to catch up with the planned itinerary. Expenses for

accommodation, meals and local transport cover as a maximum DKK 1,500 per person per pay. The total claim for compensation cannot exceed DKK 15,000 per person per trip.

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

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

- disruption affecting public means of transport
- strike or lockout at the insured's workplace
- unforeseen weather conditions
- traffic accidents that require salvage by a salvage company or unforeseen traffic impediments in case a private car is used
- documented power cuts.

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

## 11 Excess on luggage

The sum insured is up to DKK 10,000 per claim.

Excess cover insurance covers damage and theft of luggage if the excess concerns compensation paid from the insured's private home contents insurance.

## 12 Liability for damage to rented holiday home

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

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

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

### Exceptions

The insurance does not cover:

- damage occurred during the performance of paid or unpaid work
- damage caused by the fact that the insured by agreement or otherwise has assumed more extensive liability than follows from the ordinary rules on liability outside a contractual relationship
- damage to mobile homes when being used as a motor vehicle.

## 13 Cover for assault

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

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

### Exceptions

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

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

## 14 Legal aid

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

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

- unintentionally and outside a contractual relationship causes

harm to a third person or

- involuntarily breaks local laws or public provisions.

### Exceptions

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

## 15 Provision of collateral

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

Tryg provides security for:

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

The collateral is considered as an interestfree loan, which must be repaid to Tryg.

### Exceptions

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

## 16 Evacuation

The insurance covers reasonable and necessary expenses for evacuation and/or additional expenses for repatriation, if relevant, to the residence country.

In addition, Tryg Alarm provides advice, guidance and planning in connection with evacuation. Transport will be by ordinary scheduled flight, economy class, and must take place at the earliest opportunity.

The insurance covers in the event that:

- the Danish Ministry for Foreign Affairs recommends evacuation or repatriation
- there is imminent danger of acts of God, epidemics, terror actions, outbreak of war or warlike situations in the area where the insured is
- the insured is directly and personally exposed to a terror action.

However, it should be noted that the means of transport may be limited in countries at war or in warlike situations. Tryg is not responsible for the extent to which transport is possible, but will in cases where assistance is necessary cooperate with the Danish Ministry for Foreign Affairs, the travel agency or the like.

If Tryg cannot provide a repatriation plan for evacuation within 12 hours after an evacuation decision, the insured may arrange for repatriation him- or herself.

### Exceptions

The insurance does not cover for travel to an area if the Danish Ministry for Foreign Affairs has advised against travelling to that area or recommended repatriation/evacuation.

## 17 General exceptions

The insurance does not cover:

- effects caused by pregnancy within the last month before expected childbirth
- insurance events that irrespective of state or soundness of mind are caused by the insured with intent, gross negligence, under the influence of self-inflicted intoxication or under the influence of drugs or other similar toxins and abuse of medicine unless it can be proved that the claim event is not related to these factors
- participation in criminal acts
- participation in fights, except in self-defence
- professional diving
- participation in professional sports; however, transport to and from the destinations and during the stay as a private individual is covered; professional sports means sports where

the person practising sports receives compensation other than pure reimbursement of costs and where such compensation is consequently to be reported as income

- participation in motor sports irrespective of the type
- aircrew during flight
- travel to and from oilrigs and damage caused by work on oilrigs
- claims caused by new laws, regulations or guidelines issued by public authorities
- participation in expeditions or mountain climbing
- confiscation of luggage made by customs authorities or any other authorities
- trips in the residence country
- expenses that are fully or partially compensated by the European Health Insurance Card
- actual or attempted suicide.

## 17.1 War and terror

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

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

It is a prerequisite for the claims liability that:

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

## 18 General conditions

### 18.1 Insurer and insured

Insurer:

Tryg Forsikring A/S  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark

Insured:

Nordea Danmark, filial af Nordea Bank Abp, Finland  
Grønjørdsvej 10  
2300 København S

### 18.2 Agreements

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

### 18.3 Payment of compensation

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

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

Compensation will be paid in Danish kroner.

### 18.4 Insurance with another company

If insurance has been taken out against the same risk with

another company, double insurance exists and the claim must also be reported to the other company.

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

## 18.5 Complaints

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

Tryg Forsikring A/S Postal code J22  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark  
Tel +45 44 20 42 91  
E-mail: [kvalitet@tryg.dk](mailto:kvalitet@tryg.dk)

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

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

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

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

## 19 In the event of loss/injury

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

### Tryg Alarm

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

In the events where the insured incurs minor expenses, the insured must in the first instance pay such expenses for his/her own account and subsequently, on return from the trip, apply for compensation. This can be done by contacting Skade og rejseservice (claims and travel service) between 9.00 and 16.00 on +45 70 12 99 00.

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

### 19.1 Claim form

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

Illness and injury while travelling

- medical report
- copy of prescriptions
- a list of expenses
- original receipts.

### Curtailment of trip, visit to the insured and travel companion

## **(sudden illness)**

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

## **Cancellation**

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

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

## **Replacement trip and lost holidays**

- medical report stating the diagnosis and the duration of the illness period/indoors stay, any relevant examination results, treatment and medication
- original documentation for the stay and tickets
- for the replacement trip original documentation of booking of a new trip (replacement trip).

## **Delayed flight and luggage**

- PIR report (property irregularity report) or any other documentation for the delay issued by the airline company
- documentation for when the luggage has been returned to the insured
- original receipts for expenses paid on the location where the

delay occurred.

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

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

## **Excess on luggage**

- documentation for payment of excess from the insured's home contents insurance.

## **Liability for damage to rented holiday home**

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

## **Assault**

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

## **Legal aid**

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

## **Provision of collateral**

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

## **Evacuation**

- original receipts for expenses.