

Nordea Black

Insurance conditions

The policy conditions are effective from 1 October 2018 and replace all previous policy conditions for Nordea Black. If the Nordea Black card is replaced during the insurance period by another valid Nordea Black card, the insurance cover still applies.

Reporting claims

Contact Tryg Alarm at once

- In case of illness or injury that requires hospitalisation or if the return trip is delayed. Tryg Alarm's medical officer will then contact the hospital/treating doctor and arrange the further treatment, transfer, repatriation etc. Tryg Alarm can provide a guarantee or send payment to the hospital or treating doctor.
- In case of acute psychological emergency counselling.
- In case of need for rescue help in connection with evacuation or search and rescue.
- In case of missed departure or luggage delay.
- In case of requirement of collateral.
- In case of cancellation of a trip or tickets.

Remember

- You must bring the blue European Health Insurance Card on travels in the EU/EEA countries.
- Repatriation, transfer to another hospital, travel companion, curtailment of trip and visit to the insured or acute onsite help can only be provided subject to agreement with Tryg Alarm.
- You must be able to produce the required documentation of the claim and receipts for expenses. Read more under section 29 – In the event of loss/injury.
- Theft, vandalism, robbery and assault must at once be reported to the police in the country where the event occurred.
- You must attempt to limit the damage.
- The claim must be reported as soon as possible after your return at 70 12 98 00 (8-16) or at tryg.dk under Privat – Anmeld skade.

Tryg Alarm

You have access to Tryg Alarm on travels to the EU/EEA countries and the rest of the world. The 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
E-mail alarm@tryg.dk

Calls to and from Tryg Alarm are paid by the insurance. Therefore you must request a specified invoice of your calls. Tryg cooperates with Falck Global Assistance under the name of Tryg Alarm.

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1 Who is covered

Purchase insurance

The insurance (section 4) covers the holder ("the insured") of a valid Nordea Black principal card or family card issued by Nordea.

The principal cardholder and family cardholders, if any, must be resident in Denmark and the card must be valid throughout the insurance period.

Cancellation of tickets

The insurance (section 5) covers the holder ("the insured") of a valid Nordea Black principal card.

Travel insurance

The insurance (sections 7-27) covers the holder of a valid Nordea Black principal card and the holder's accompanying

- spouse/cohabitant,
- children/stepchildren/adopted children/foster children under the age of 23
- and the spouse's/cohabitant's children from previous relationships under the age of 23 as well as
- grandchildren under the age of 23.

These persons (including the principal cardholder) are all - separately - termed "the insured", provided that they fulfil the conditions for being covered by the insurance.

The cohabitant and foster children must be registered at the national register as residing at the same address as the principal cardholder.

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

2 When does the insurance cover

Purchase insurance

The insurance covers products paid with a Nordea Black card. The period of coverage depends on whether the claim is based on malfunction or sudden damage (see section 4).

The Nordea Black card must be valid throughout the insurance period. If during the insurance period the card is exchanged for another valid Nordea credit card that also offers a purchase insurance, the insurance will still be effective.

Cancellation of tickets

The insurance covers tickets for events that are paid with a Nordea Black card when the cardholder is unable to participate in the event (see section 5).

The Nordea Black card must be valid throughout the insurance period.

Travel insurance

The insurance (sections 7-27) covers personal and business trips for up to 90 days when the cardholder has a Nordea Black principal card that is valid during the entire travel period.

The duration of the travel insurance period can be extended up to 18 months. To buy the extension contact Tryg at +45 70 12 98 00 or nordeacards@tryg.dk

When contacting Tryg, please state:

- Policy number
- Name, address and personal registration number of every person insured
- Date of outward and homebound journey

- Travel destination

Travel period per trip

The insurance coverage is valid from the time when insured has left his/her home/workplace to start the trip.

The insurance coverage ceases when the insured has returned home or to his/her workplace.

If the return is delayed through no fault of the insured's, the insurance period is automatically extended by up to 48 hours.

The country of residence is the country where the insured has his/her permanent address and is registered in the national register.

Cancellation per trip

A signed and approved order for Nordea Black must be available and the down payment must have been paid for the cancellation insurance to take effect.

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

3 Where does the insurance cover

Purchase insurance

The insurance covers products that can be legally sold or used in Denmark (see section 4).

Cancellation of tickets

The insurance covers tickets for events in the country of residence or during trips.

Travel insurance

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

Card purchases

Read more about the insurance coverage here.

4 Purchase insurance

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

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

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

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

Malfunctions

The insurance covers any inside damage to the insured object.

The objects are covered for a period of four years from the purchase date. The damage must be ascertained and reported within this four-year period.

Accidental damage cover for 90 days

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

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

Compensation

Tryg can choose to compensate by

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

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

Exceptions

The insurance does not cover

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

5 Cancellation of tickets

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

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

The insurance covers when the cardholder is unable to participate in the event (theatre, cinema, concerts and the like) as a result of

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

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

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

The cancellation insurance ceases when the insured has

appeared at the event and the event has started.

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

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

6 Hole-in-one

The sum insured is up to DKK 2,000.

The insurance covers hole-in-one both in the country of residence or during trips.

The insurance covers the cardholder's hole-in-one expenses in connection with golf matches of 18 holes and more with an approved marker on home ground and the participation in golf tournaments.

When golf is played on another golf course, the greenfee must have been paid with Nordea Black.

The golf course must be affiliated with Danish Golf Union or a similar golf association in another country.

The marker or a member of the club's board must attest the scorecard.

When using the card on travels

Read more about the insurance coverage here.

Before you travel

7 Cancellation of trip

The sum insured is up to DKK 35,000 per person, however, a maximum of DKK 140,000 per claim.

It is a condition that a signed and approved order for Nordea Black is available before the deposit for the trip is paid.

Increase of cancellation sum

The cancellation sum can be increased. To buy the extension, contact Tryg at +45 70 12 98 00 or nordeacards@tryg.dk.

When contacting Tryg, please state:

- Policy number
- Name, address and personal registration number of every person insured
- Date of outward and homebound journey
- Travel destination.

Sudden illness or injury

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

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

The insurance provides cover only if the illness or injury occurred suddenly and was unknown (no symptoms) at the time when the trip was booked and paid. The insurance covers a person with a pre-existing medical condition, provided that such condition has been stable for a period of two months before the trip was purchased (see section 8 - Pre-existing medical condition).

Loss of job or damage to private home

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, explosion, flood or burglary of the insured's private home

in the country of residence.

War and terror

Furthermore, the insurance covers cancellation if there is imminent danger of war, warlike situations or terrorism in the country to which the trip has been purchased.

The insurance covers if the Danish Ministry for Foreign Affairs, a Danish embassy or a similar institution has established and substantiated the event.

The insurance covers cancellation if

- the Danish Ministry for Foreign Affairs advises against travelling to the relevant country or has already recommended evacuation
- in our view the trip can be cancelled even if the Danish Ministry for Foreign Affairs does not directly advise against travelling to the relevant country or has initiated evacuation.

An evaluation of and agreement on cancellation of the trip can take place if the situation has arisen in the area where you are to stay and move about and where staying or moving about must be considered to be associated with markedly increased risk or insecurity. It is a prerequisite for compensation that the decision to cancel the trip is not made until immediately before departure.

Compensation in case of cancellation

The insurance covers the expenses paid for accommodation and transport, events and excursions that have been paid and are non-refundable, however, only up to the maximum insurance sum.

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

Termination of the cancellation insurance

The cancellation insurance ceases when the insured has checked in and started the trip in the country of residence or workplace. For trips by car, the cancellation cover ceases when the insured sits in the car to start the trip.

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.

During the trip

8 Illness and injury

The insurance covers necessary and reasonable expenses which the insured has had in connection with an acute need for treatment of illness, injury or dental treatment while travelling.

Treatment by a physiotherapist or chiropractor or in case of dental injury is covered up to DKK 10,000 per person per claim.

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.

Treatment of illness or injury

The insurance covers

- the insured's co-payment for treatment according to the blue European Health Insurance Card
- medical treatment and medicine prescribed by a doctor
- hospital stay and treatment, including surgery
- treatment by a physiotherapist or chiropractor
- hotel and meals where an extraordinary stay is ordered by a doctor
- medical transport or local transport to the nearest hospital or doctor and back to your accommodation
- transport ordered by a doctor to the nearest suitable treatment facility
- transport to the country of residence or catching up with the originally planned itinerary when the trip is delayed because the insured was ordered by a doctor to stay in a hospital or a hotel.

Dental injury

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 country of residence.

The insurance does not cover tooth damage caused by chewing.

Exceptions

The insurance does not cover expenses for

- stays at health resorts or wellness centres
- continued treatment if the insured refuses repatriation if the local doctor in consultation with Tryg's medical officer has decided to repatriate the insured
- treatment after the return to the insured's country of residence
- treatment of illness or injury if the insured, after having been repatriated, travels abroad again without having made an agreement with Tryg about this
- pregnancy examinations, pregnancy tests, termination, sterilisation or sterilisation examinations or treatment
- childbirth or effects caused by pregnancy incurred after the end of the 35th pregnancy week

Moreover, the insurance does not cover expenses that are covered by the blue European Health Insurance Card.

See also section 28 - General exceptions.

Repatriation in the event of sudden illness or injury

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

The insurance also covers transport to the country of residence or catching up with the originally planned itinerary when the trip is delayed because the insured was ordered by a doctor to stay in a hospital or a hotel.

Repatriation in the event of death

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

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 (see also section 11 - Travel companion in the event of sudden illness).

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

9 Curtailment of trip

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

Transport expenses cover air travel on the same class as the outward journey. If the trip is made with a means of transport other than aviation, the insurance covers the homebound journey by air travel by scheduled flights on economy class.

The insurance covers if the insured has to return home due to

- a serious life-threatening illness/accident or death occurring to the insured's spouse/cohabitant, 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 Nordea Black travel insurance
- fire, explosion, flood or burglary occurring in the insured's private home or workplace, requiring that the insured immediately returns to his or her residence country/workplace.

Persons whose return trips are covered

The insured and accompanying family members (see section 1) can interrupt the trip if everybody returns home together.

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

If the insured resumes the trip, reasonable and necessary travel expenses for the return trip will be covered, provided that the trip is resumed not later than 7 days before the travel period expires.

10 Visit to the insured

The insurance covers reasonable and necessary expenses for transport, hotel accommodation and meals for two persons for up to ten days.

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

The insurance covers visits to the insured in case of the insured's sudden illness, serious injury or death.

The visitor(s) is/are covered during the trip by the cardholder's travel insurance.

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 section 11.

11 Travel companions 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 and all insured children and grandchildren.

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

- sudden illness
- serious injury
- death
- repatriation.

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

- resuming 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.

Limitation

The insurance does not cover expenses for travel companion if the insured applies the cover of travel companion in section 10.

12 Accidents

The sum insured is DKK 1,000,000 per insured. The cardholder must not sign a voucher showing an incorrect amount or no amount at all.

If the insured has attained the age of 65, the sum insured is DKK 500,000.

In the event of death in respect of children, only an amount of DKK 10,000 for funeral costs is paid.

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

12.1 Permanent disability

The insurance pays compensation in the event of a degree of permanent injury of at least 5%.

Determination of degree of permanent injury

The degree of injury must be determined as soon as the final consequences of the injury can be determined, however not later than three years after the accident.

The degree of permanent injury is determined on the basis of the permanent injury rating list of the Danish National Board of Industrial Injuries. The degree of permanent injury is rated without taking the insured's occupation into consideration. The insurance does not cover loss of the ability to work.

The permanent injury compensation amounts to the percentage of the sum insured corresponding to the degree of permanent injury. The degree of permanent injury for the loss of several body parts cannot exceed 100%.

Permanent injury existing before the accident does not entitle the insured to compensation. Compensation cannot be higher as a

result of a pre-existing permanent injury than if such permanent injury had not existed.

Exceptions

The following incidents are not classified as accidents and no compensation is paid in the event of

- permanent injury as a result of an infection caused by bacteria, virus or any other infectious reason
- permanent injury caused by the use of medicine, surgical operation, treatment or medical examination.

12.2 Death

Compensation is paid in the event of the insured's death if an accident has caused the death within a period of one year from the date of the accident.

Compensation paid to the insured in the event of permanent injury as a result of an accident will be deducted from the benefit paid in the event of death if the death is a result of the same accident. If the insured dies before the compensation of permanent disability is disbursed, no compensation for permanent disability is paid.

Exceptions

The following incidents are not considered to be accidents and no compensation is paid for

- death as a result of infection caused by bacteria, virus or any other infectious reason
- death caused by the use of medicine, surgical operation, treatment or medical examination.

13 Assault

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

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

Exceptions

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

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

14 Evacuation and involuntary stay

The insurance covers reasonable and necessary expenses for transport in connection with evacuation to the country of residence or nearest safe destination. In case of an involuntary stay the insurance covers reasonable and necessary expenses for accommodation and meals up to DKK 1,500 per person per day.

Transport expenses cover air travel on economy class as a maximum.

If it is not possible to leave the country immediately after it has been agreed that the area must be evacuated because the local authorities have closed all traffic out of and into the country, the insurance covers transport to the nearest destination that the local authorities and the Danish Ministry for Foreign Affairs have designated as a safe place.

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 staying
- the insured is directly and personally exposed to a terror action.

Transport to the country of residence will be effected at the first given opportunity after it has become possible to leave the country. 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.

15 Search

The insurance covers reasonable and necessary expenses up to DKK 75,000 per person per claim, maximum DKK 150,000 per claim. Policy excess of 10% per claim, minimum DKK 2,500, applies to the insurance.

The insurance covers in the event that

- the insured has been missing for more than 24 hours
- the event has been reported to the local police and the initiation of a search has been demanded by the local public authority or by the Danish Ministry for Foreign Affairs
- Tryg Alarm approves in advance the parties to be in charge of the search and the extent of such search.

All criteria must be complied with. The insurance covers necessary expenses for the search for the insured for up to 14 days within a radius of 50 kilometres from the place where the insured was last seen.

Exceptions

The insurance does not cover expenses for search

- in connection with kidnapping, abduction and hijacking
- if such expenses are covered by public authorities for persons without insurance
- which Tryg would not have had if the company had arranged a search operation.

16 Rescuing

The insurance covers reasonable and necessary expenses up to DKK 75,000 per person per claim, maximum DKK 150,000 per claim. Policy excess of 10% per claim, minimum DKK 2,500, applies to the insurance.

The insurance covers expenses for rescuing/transporting the insured in cases when

- the insured's whereabouts have been established
- the local authority demands payment or a guarantee before the rescue operation is initiated.

All criteria must be complied with.

Exceptions

The insurance does not cover expenses for rescue

- in connection with kidnapping, abduction and hijacking
- if such expenses are covered by public authorities for persons without insurance
- which Tryg would not have had if the company had arranged a rescue operation.

17 Emergency counselling

The insurance covers up to ten treatments by an authorised psychologist or psychiatrist per person per event.

In addition, the following expenses are covered

- expenses for transport to the treatment facility that has been agreed with Tryg, provided that the distance exceeds 15 kilometres; for transport in the insured's own car, DKK 1 per kilometre; maximum costs of transport amounts to DKK 1,000 per event
- legal advice by a lawyer practising in the country of residence
- the insurance covers 30 minutes' telephone contact.

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

- robbery, assault or threats
- accident, fire, explosion or burglary
- search and rescue actions
- outbreak of war or warlike situations, terrorism, natural disasters or epidemics.

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

Exceptions

The insurance does not cover expenses in connection with

- violent acts committed by a travelling companion
- psychological treatment, the expenses of which are refunded, for instance by the public health care system.

18 Missed departure/catching up with itinerary

The insurance covers reasonable and necessary additional expenses up to DKK 30,000 per person per trip for transport, accommodation, meals and local transport.

Transport expenses cover economy class, as a maximum.

Expenses for accommodation, meals and local transport cover as a maximum DKK 1,500 per person per day.

The insurance covers if the insured cannot make the trip as planned from the insured has left his or her residence/workplace or holiday destination if the insured through no fault of his/her own misses a

- means of public transport
- transport arranged by the tour operator.

Moreover, the insurance covers catching up with the itinerary in case the insured misses a reserved connecting flight due to

- cancelled flights or overbooking
- unforeseen weather conditions, acts of God or technical reasons
- a criminal act such as hijacking.

The insurance only covers if necessary transfer time between two means of transportation has been allowed for. In case of flights the official minimum transfer time stated by the airline companies in their timetables is considered to be the necessary transfer time.

The insurance only covers if the insured has followed the travel agency's recommended check-in time.

19 Delayed flight

The insurance covers reasonable and necessary additional expenses for meals and accommodation by up to DKK 10,000 per person per trip, maximum DKK 20,000 per claim per trip.

The insurance covers if

- the insured's flight is delayed for more than four hours due to weather conditions, or technical and mechanical failures
- the insured is not included on a flight due to overbooking or cancellation of the flight and no alternative flight can be offered within four hours.

Exceptions

The insurance does not cover if

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

20 Luggage delay

The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries and for renting delayed equipment such as a pushchair, skis or golf equipment of up to

DKK 10,000 per person per claim, maximum DKK 20,000 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 country of residence.

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.

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.

Help for emergency purchases

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.

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 final destination on the return trip.

21 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.

22 Excess on renting of motor vehicle and motor boat

The sum insured amounts to DKK 10,000 per claim and applies during the period for which the motor vehicle or motor boat has been rented and for a maximum period of 30 consecutive days.

The insurance covers excess, if any, on third party/comprehensive insurance covering the rented motor vehicle or motor boat.

It is a condition that

- the damage is a compensable damage
- the motor vehicle or motor boat has been rented during the trip from a business that legally hires out motor vehicles or motor boats
- the rent has been paid with Nordea Black
- the driver and the cardholder are included in the rental contract
- the driver is one of the persons insured (see section 1).

Exceptions

The insurance does not cover

- damage exclusively occurred in the mechanical parts of the motor vehicle or motor boat (such as engine, gear box and steering mechanism)
- damage occurred during transport, for instance with vessel, car, trailer or train
- damage caused by manufacturing faults and faulty design
- damage such as rust, corrosion, frost burst, paint scratches and the like
- if the insured breaches the rental contract
- damage caused by a driver without a valid driving licence
- puncture and tyre damage to the motor vehicle unless such

damage occurs in connection with another compensable damage

- impairment in value, administrative or other charges imposed by the rental service
- theft of rented motor vehicle or motor boat accessories (such as child car seats and life jackets).

23 Personal liability

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

The insurance covers liability incurred by the insured as a private individual for damage to persons or property.

Exceptions

The insurance does not cover liability

- occurred during the performance of paid or unpaid work
- 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
- for damage to or loss of animals or property which the insured borrows, rents, stores, uses, transports, processes or treats or for other reasons is in possession or control of
- for damage or loss of property belonging to the insured
- caused by using a motor vehicle, a caravan, vessel or aircraft, longer than six metres and with engine power of more than 25 horsepower
- for damage caused by animals
- where the insured by way of infection of otherwise causes others to fall ill.

24 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

- furniture 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.

25 Legal aid

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

The insurance covers the insured's legal expenses in connection with an action under civil law 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.

Exception

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

26 Collateral/bail

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

Tryg provides security for

- payment of litigation costs
- release of the insured in the event that the insured is retained by the police, imprisoned or threatened with imprisonment in

connection with a traffic accident; within the sum insured the amount of bail is limited to DKK 125,000 per person.

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

Exceptions

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

After the trip

27 Holiday compensation

Replacement trips and lost holidays are covered only in connection with pure holiday trips.

The sum insured is up to DKK 35,000 per person, however a maximum of DKK 140,000 per trip.

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

Compensation for driving holiday

If the insured travels by car, costs of transport to and from the destination will be covered, measured as the nearest 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.

27.1 Replacement trip

The insurance covers if the trip commenced is ruined for the following reasons:

- Sudden illness or injury that requires hospitalisation for more than half the holiday period.
- A locally authorised treating doctor's orders that the insured cannot participate in the planned primary activity for more than half the planned holiday due to a sudden fracture, ligament injury, sprain, strain or similar damage to joints and muscles.
- Transport to the country of residence ordered by a doctor in the first half of the holiday period when the insured is not travelling back (see section 8).
- Curtailment of trip in the first half of the holiday period when the insured is not returning to the holiday destination (see section 9).

Who is entitled to compensation

In case of illness or injury, including fractures and the like, the insurance covers a replacement trip for the insured and accompanying family members when they stay with the insured during the illness period.

In case of repatriation and curtailment of trip the insurance covers a replacement trip for the insured and accompanying family members when they return to the country of residence with the insured and do not go back to the holiday destination.

Ordering of replacement trip

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.

27.2 Lost holidays

The insurance compensates lost holidays if the insured is not entitled to a replacement trip for the following reasons:

- Sudden illness or injury that requires hospitalisation.
- A locally authorised treating doctor's orders that the insured cannot participate in the planned primary activity due to a sudden fracture, ligament injury, sprain, strain or similar damage to joints and muscles.
- Repatriation to the country of residence ordered by a doctor when the insured is not returning to the holiday destination (see section 8).
- Curtailment of trip when the insured is not returning to the

holiday destination (see section 9).

Calculation of compensation

The compensation is calculated on the basis of the price of the trip per day and the number of holidays is calculated as follows:

- The date of departure and the date of return are reckoned as two whole days regardless of the time of the departure/return.
- No compensation is paid for the originally planned return date or beyond the originally planned holiday period.

Illness and injury

Compensation is calculated from the first medical consultation up to and including the date of discharge from hospital or end of the prescribed treatment.

Curtailement of trip

Compensation is calculated from the departure date from the holiday destination.

Who is entitled to compensation

In case of illness or injury, including fractures and the like, the injured person and the accompanying family members are compensated for lost holidays if they stay with the insured during the illness period.

In case of repatriation and curtailment of trip the insurance covers lost holidays to insured persons who travel back to the country of residence and do not return to the holiday destination.

28 General terms and conditions

Insurer and insured

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

Insurer:

Tryg Forsikring A/S
Klausdalsbrovej 601
2750 Ballerup, Denmark

Insured:

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

Agreement

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.

General exceptions

The insurance does not cover insurance events, which irrespective of the cardholder's state of mind or mental capacity are directly or indirectly attributable to:

- wilful, criminal or grossly negligent acts or omissions
- participation in fights, under the influence of self-inflicted intoxication or narcotics or alcohol or suicide attempts.

Moreover, the insurance does not cover insurance events that are directly nor indirectly attributable to the following:

- Entry into a county subject to war, warlike actions, infringement of neutrality, civil war, insurrections or civil commotion.
- If one of the above situations suddenly arises after the insured has entered the country, the insured may stay for up to 30 days after the outbreak of conflict. Provided, however, that insured does not himself/herself participate in the actions.
- Confiscation, nationalisation or revolution.
- Nuclear reaction and radioactive decay, whether the damage occurs in times of war or peace. However, the insurance covers insurance events attributable to or occurring in connection with nuclear reactions used for industrial, medical or scientific purposes.
- Strikes and lockouts.
- Arrest, confiscation or other measures taken by a public

authority.

The insurance does not cover the following:

- Trips in the residence country.
- Flights where the insured is part of the crew.
- Professional diving.
- Travel to and from oil rigs and damage caused by work on oil rigs.
- Participation in expeditions or mountain climbing.
- Participation in motor sports irrespective of the type.
- Participation in professional sports. However, transportation to and from the destinations and during the stay as a private individual is covered. Professional sports means sports where the person practicing sports receives compensation other than pure reimbursement of expenses and where such compensation is consequently to be reported as income.

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 Postkode J22
Klausdalsbrovej 601
2750 Ballerup, Denmark
E-mail: 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.
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.

29 In the event of loss/injury

When does Tryg pay compensation

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

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

Compensation will be paid in Danish kroner.

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. The double insurance provision does not apply to accidents, see section 12.

Approval prior to cover

If the insured or an accompanying family member falls ill or is injured and hospitalised, Tryg Almarm will arrange for further

treatment, transfer, repatriation etc; however, Tryg may refuse to cover expenses if Tryg has not in advance approved the treatment or transport.

Required documentation

Compensation can be paid based on one or several of the coverages of the travel insurance. See below which documentation is required by Tryg in order to pay compensation.

Purchase insurance

- Documentation showing that the insured bought the damaged object.
- Documentation of the object's age and cost of replacing the object.
- Original receipt.
- Receipt showing that the object was bought with the card.

Cancellation of tickets

- Unused tickets.
- Invoice from the tour operator or agent.
- Medical report, death certificate or report to the police.
- Receipt showing that the tickets were bought with the card.

Hole-in-one

- When golf is played on home ground, a copy of the membership certificate.
- When golf is played on another golf course, a receipt showing that the greenfee has been paid with Nordea Black.
- Signed scorecard from the golf course played on.

Cancellation

- Original travel documents/receipts.
- Confirmation of cancellation from the tour operator and statement of the amount that has been refunded, if applicable.
- Medical report, death certificate or report to the police.
- Documentation of cancellation.

The insured must pay for a medical report and allow access to relevant medical records, including information about courses of earlier diseases if required by Tryg.

Illness and repatriation

- Medical report from local authorised medical officer.
- Copy of prescriptions.
- Death certificate.
- List of expenses.
- Original receipts.

Curtailed trip, visit to the insured and travel companion (sudden illness)

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

Permanent injury caused by an accident

- Medical report.
- A description of the incident and names and addresses of witnesses, if any.
- Police report, if any.

Death caused by an accident

- Death certificate.
- Autopsy report, if available.
- Police report, if any.

Assault

- Documentation for reporting to the nearest police authorities.
- Medical report.
- The names and addresses of witnesses, if any.

Evacuation and involuntary stay

- Original receipts for expenses.

Search and rescuing

- Documentation for reporting to a local public authority.

Emergency counselling

- Original receipts for expenses.

Missed departure/catching up with itinerary

- Details about the event in the form of a police report or a declaration from the airline company, authorities or the like.
- Original receipts for expenses and the original itinerary.

Delayed flight

- Documentation from the airline stating the reason for the delay.
- Original flight tickets or travel documents.
- Original invoices for additional expenses.

Luggage delay

- Documentation from the airline (P.I.R - Property Irregularity Report).
- Flight ticket, luggage receipt and documentation of when the luggage was delivered to the insured.
- Original receipts for additional expenses for clothes and toiletries.

Excess on luggage

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

Excess on renting of motor vehicle or motor boat

- Statement of claim (invoice).
- Lease.
- Statement of direct debits showing that the rent of the motor vehicle/motor boat has been paid with the card.
- Claim report from the hirer.
- Documentation for paid excess.

Personal liability

- Description of the sequence of events.
- Name and address of the injured and witnesses, if any.
- Statement of documented claims.
- Police report, if any.

Liability for damage to rented holiday home

- Description of the sequence of events.
- Name and address of the injured and witnesses.
- Statement of documented claims.
- Police report, if any.

Legal aid

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

Collateral/bail

- Police report, transcript of court records or the like to document a requirement for collateral/bail.
- Original receipts for expenses.

Replacement trip and lost holidays

- Medical report stating diagnosis, examination findings, if any, treatment and medication and period of hospitalisation and period of rest prescribed by doctor.
- Original invoices for expenses for transport, accommodation, events and activities.
- For the replacement trip original documentation of booking of a new trip (replacement trip).