

Insurance conditions for purchase insurance

These insurance conditions are applicable from 1 October 2018.

1 Who is covered

The insurance covers the holder ("the insured") of a valid MasterCard Premium (the "card") issued by Nordea.

The cardholder must be resident in Denmark. The card must be effective throughout the insurance period.

If during the insurance period the card is exchanged for another valid MasterCard covered by this purchase insurance, the insurance will still be effective.

2 What is covered

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.

The object must have been fully paid with the card.

2.1 Malfunctions

The insurance covers any inside damage to the insured object.

The object is covered for a period of four years from the purchase date. The damage must be ascertained and reported within this 4-year period.

2.2 Sudden 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.

3 Excess

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

4 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, lightning, theft, robbery and assault, vandalism, storm, electricity damage, traffic damage or soot damage
- damage directly or indirectly caused by:
 - virus and hacker attacks or the like on the object insured
 - earthquake or other natural disturbances
 - flood from ocean, inlet, lake or the like

- war, warlike actions, infringement of neutrality, civil war, insurrections or civil commotion
- confiscation, nationalisation or revolution
- nuclear reaction and radioactive decay, whether the damage occurs in times of war or peace.

5 Making a claim

The loss or damage should be reported as soon as possible to Tryg on
+45 70 12 99 00.

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

6 Compensation

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

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
- 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.

6.1 Documentation

In order to get compensation, the insured must be able to document or render probable that he or she has owned the damaged object and that the age and replacement value is as stated in the claim form.

The insured must send the claim form accompanied by the receipt for the purchase and the statement of direct debits.

7 Insurance with another company

If insurance has been taken out against the same risk with another company and such company has made a reservation to the effect that the cover will disappear or be reduced if an insurance has been taken out with another company, the same reservation applies to this insurance to the effect that the compensation in the mutual relationship between the companies is paid proportionately by these companies.

8 Changes to insurance conditions

Tryg may change the insurance conditions and excess by giving one month's notice.

9 Complaints

If you disagree on 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, at the following address:

Tryg
Postal code J22
Klausdalsbrovej 601
2750 Ballerup
Denmark
Telephone: +45 44 20 42 91
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
Telephone: +45 33 15 89 00 from 10.00 to 13.00
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. A small fee is payable for complaints to the Board.

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

10 Insurer and insured
Insurer:
Tryg Forsikring A/S Klausdalsbrovej 601
2750 Ballerup
Denmark
Business registration number 24260666

If you have questions concerning the insurance, please contact Tryg on +45 70 12 99 00.