

**TAKING GOOD  
CARE OF YOU  
WHEREVER  
YOU ARE**

**Student Travel**

Valid from 1 January 2016 • DKK

Willis

Bupa 

# LIST OF REIMBURSEMENTS

Valid from 1 January 2016

Basic cover (Mandatory)	
All amounts are in DKK , cf. Art. 17.4	
<b>Illness, injury and medical evacuation</b>	
Hospital, doctor, prescribed medicine	Unlimited
Medical evacuation and local ambulance transportation	Unlimited
Provisional pain relieving dental treatment	5,000
Physiotherapy and chiropractor	15,000
<b>Next-of-kin accompaniment/Compassionate emergency visit</b>	
Transportation	Unlimited
Accommodation, meals and local transportation	1,500 per day
<b>Compassionate emergency repatriation</b>	
Transportation	Unlimited
Accommodation, meals and local transportation	1,500 per day
<b>Return journey</b>	
Transportation back to the place of residence abroad	Unlimited
Accommodation, meals and local transportation	1,500 per day
<b>Catching up on an itinerary</b>	
Transportation back to the place of residence abroad	Unlimited
Accommodation, meals and local transportation	1,500 per day
<b>Evacuation</b>	
Transportation	Unlimited
Accommodation	750 per day
<b>Damage to a rented home</b>	
	100,000
<b>Personal liability</b>	
Property damage	2 mio.
Bodily injury	5 mio.
<b>Security and legal assistance</b>	
	100,000/30,000

Accident and assault (Supplementary cover)	
Death	100,000
Disability	200,000
Assault	200,000
Dental injury	10,000
Household contents and baggage (Supplementary cover)	
Baggage	10,000
Delayed baggage	600 per day / max 3.000.
Household contents	25,000

# POLICY CONDITIONS

Valid from 1 January 2016

## In accordance with the Danish Insurance Contracts Act.

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*This version is a translation from Danish. In the event of discrepancies or ambiguity between this translation and the Danish version, the Danish version shall prevail.*

## Art. 1 Acceptance of the insurance

### 1.1: Who can take out the insurance

The insured must be covered by the national health law "Sundhedsloven" in Denmark or similar health laws in Sweden or Norway and be enrolled at a Danish/Swedish/Norwegian educational institution.

However, the insurance shall also cover if the insured is temporarily removed from the national register of the home country due to his/her journey abroad.

### 1.2: Who is covered by the insurance

The insurance shall cover the insured person(s) named on the insurance policy.

### 1.3: Company acceptance

The Company determines whether the insurance can be accepted, and it is a condition for the Company's liability to take effect that the premium is paid to the Company on time.

## Art. 2 Commencement date

### 2.1: Insurance period

The insurance shall be valid if the premium has been paid prior to the commencement date. The insurance period is stated in the policy schedule.

The insurance can only be taken out for an insurance period of maximum 24 months.

### 2.2: Travel period

The right to compensation shall take effect when the insured leaves his/her residence/his/her place of residence in their home country and shall cease upon return to his/her residence/his/her place of residence in their home country.

### 2.3: Right to compensation

The right to compensation shall take effect as from the commencement date.

### 2.4: If the insurance is taken out after the insured has left the country of residence

If the insurance is taken out after the insured has left his/her residence/his/her place of residence in their home country, there is a waiting period of three days from the commencement date before the insurance takes effect.

Expenses resulting from events that occurred in the waiting period are never covered by the insurance.

Cover for expenses to treat chronic or existing illness/conditions is subject to the stability requirement, cf. Art. 4.4, prior to departure from the insured's home/place of residence in the home country.

In the event of serious injury in connection with an accident, the right to compensation shall, however, take effect concurrently with the date of commencement of the insurance.

The supplement for baggage can never be taken out after the insured has left the country of permanent residence. In the event that the supplement for baggage was taken out after the insured left his/her home or his/her place of residence in their home country, any claims will be rejected and the premium refunded.

### 2.5: Extension of the insurance period

The insurance period can be extended as per agreement with the Company.

If the insurance is taken out as an extension of the insurance period before expiry of the insurance valid at the time of taking out the extension, the three-day waiting period will not apply.

Any illness or injury which has come into existence, or has shown symptoms, or has been diagnosed in the previous insurance period(s) shall not be covered in the extended insurance period, unless the extension of the insurance period has been purchased before the illness or injury has occurred.

Cover for expenses to treat chronic or existing illness/conditions is subject to the stability requirement, cf. Art. 4.4, prior to departure from the insured's home/place of residence in the home country.

### 2.6: Holiday

The insurance may also be extended to include holiday travelling, provided that the holiday period does not exceed the study period.

## Art. 3 Where cover is provided

### 3.1: Area of coverage — Europe

If the geographical area of coverage chosen is Europe, the insurance shall cover in the European Union, the Faroe Islands, Greenland, Andorra, Iceland, Isle of Man, the Channel Islands, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican State.

### 3.2: Area of coverage — Worldwide

If the geographical area of coverage chosen is the entire world, the insurance shall cover worldwide.

### 3.3: Home country

The insurance shall not cover in the insured's home country and/or where the insured has access to the national health services.

## Art. 4 Medical expenses

### 4.1: Medical expenses

The Company assesses and decides whether the expenses are reasonable and relevant to establish if the insured suffers from illness, is in need of treatment, or check-up of treatment received.

The insurance shall cover:

- a) unlimited cover for medical expenses in case of acute illness or injury,
- b) prescribed medicine by a physician.

### 4.2: Temporary painstopping dental treatment

The insurance shall cover reasonable and necessary expenses for temporary pain relieving dental treatment, up to a maximum of DKK 5,000 per incident per insured.

Coverage is subject to an original statement from the locally authorised dentist being submitted to the Company. The statement shall specify which part of the dental treatment is temporary and pain relieving.

The insurance shall not cover dental conditions that did not arise during the insured's travel and where dental treatment is not temporary, pain-stopping and can await the insured's arrival at home.

Dentures are not covered by the insurance.

### 4.3: Physiotherapist and chiropractor

The insurance shall cover medically prescribed treatment by physiotherapists and chiropractors, up to a maximum of DKK 15,000 per travel per insured.

Coverage is subject to the condition that the Company receives an original statement from the locally authorised doctor who has prescribed the treatment.

All treatment must be given by an approved therapist within each form of treatment.

### 4.4: Pre-existing illnesses and disorders

The insurance shall not cover expenses for treatment of pre-existing, chronic or recurrent

illnesses or disorders that within six months before the insured's departure from the home country have caused:

- a) hospitalisation,
- b) check-up or treatment at a physician/dentist (routine check-ups excepted),

- c) a change in medication,

or if the insured:

- d) has not sought treatment at a physician/dentist, has refused or given up treatment, even though the insured should know that the illness/disorder ought to be treated, or has deteriorated,

- e) has reached a state where any attempt of further treatment has been abandoned, or has been refused treatment,

- f) is waiting to receive treatment, or has been referred to another place of treatment,

- g) has omitted to go to pre-arranged control visits within the last four months, or has given up pre-arranged control visits.

The insurance does not cover expenses for check-ups, treatment and medicines in connection with stabilisation and regulation of a pre-existing, chronic or recurrent illness/disorder. The insurance does not cover a need for treatment which was expected before departure.

### 4.5: Quality of treatment

The Company only approves treatment that is in accordance with methods with documented effect and that is approved by the public health authorities in country of practice. It is also a condition that there should be a likely

possibility that the treatment substantially and long-term can cure the illness or injury, or substantially and long-term can improve the health after the illness or injury.

Physicians, specialists, dentists etc. performing the treatment must have authorisation in the country of practice.

## Art. 5 Medical evacuation

### 5.1: Cover medical evacuation or repatriation

The Company shall cover all reasonable additional expenses incurred for the insured's medical evacuation, including ambulance transportation in case of:

- a) acute illness or
- b) serious injury or
- c) death.

The insurance shall cover only one medical evacuation in connection with one course of illness.

### 5.2: Company rights in the event of transport for treatment

The Company is entitled to demand repatriation of the insured for treatment in the country of residence and delay treatment until the insured's return.

Furthermore, the Company is entitled to demand that the insured be transferred to another suitable place of treatment.

The Company's medical consultant, perhaps in consultation with the attending physician, decides whether the transport is necessary and/or safe.

### 5.3: Repatriation and statutory arrangements on death

The insurance covers home transportation of the insured in case of death.

In the event of death, expenses for home transportation of the deceased and for statutory arrangements, such as embalming and a zinc coffin, shall be reimbursed.

The next-of-kin have the following options:

- a) cremation of the deceased and home transportation of the urn or
- b) home transportation of the deceased
- c) funeral in the country where death occurred.

### 5.4: Catching up itinerary

The Company shall provide coverage for reasonable and necessary expenses of obtaining an itinerary if the insured's trip has begun and the documented scheduled itinerary cannot be kept.

Coverage is subject to the delay being due to covered illness or injury and the attending physician having prescribed:

- a) bed confinement or hospital care, or
- b) emergency outpatient treatment.

In pursuance of Art. 6, the Company shall compensate travel companions covered under the insurance but who do not qualify for catching-up itinerary irrespective of whether the travel companions are insured by the Company.

The insurance shall cover an aeroplane ticket in the same class category as originally planned, and max DKK 1,500 per day for necessary additional expenses for accommodation, meals and local transportation while catching up on the scheduled and documented itinerary.

### 5.5: Delays or restrictions

The Company cannot be held liable for any delays or restrictions in connection with the transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or the pilot or any other condition beyond the control of the Company.

### 5.6: General conditions for cover under Art. 5

Cover of expenses incurred is provided under Art. 5 only if the illness, injury or death is covered by the insurance.

## Art. 6 Next-of-kin accompaniment and compassionate emergency visit

### 6.1: Conditions for next-of-kin accompaniment and compassionate emergency visit

The Company shall provide coverage for next-of-kin accompaniment and compassionate emergency visit, if the insured dies, is hospitalised, is transferred to a suitable place of treatment or evacuated as a result of serious injury or acute serious illness.

Coverage is provided when, in the opinion of the attending physician and the Company's medical Consultant, the insured is to be hospitalised for at least five consecutive days, or the condition of the insured is life threatening.

Next-of-kin accompaniment is not dependent on the length of a hospital stay, or that the condition of the insured is life-threatening.

The insurance shall cover only one compassionate emergency visit in connection with one course of illness.

The compassionate emergency visits shall be made from the insured's country of residence.

Coverage for compassionate emergency visit shall cease when the insured is discharged from hospital.

### 6.2: Number of accompanying persons and/or persons on compassionate emergency visit

The insured may choose a maximum of two persons to accompany him/her.

### 6.3: Covered expenses

Coverage is provided for the accompanying person's return flight tickets one time, (economy class) and documented expenses for accommodation, meals and local transportation up to a maximum of DKK 1,500 per day.

### 6.4: General conditions for cover under Art. 6

Cover of expenses incurred is provided under Art. 6 only if the illness, injury or death is covered by the insurance.

## Art. 7 Compassionate emergency repatriation

### 7.1: Conditions for compassionate emergency repatriation

The insurance shall cover compassionate emergency repatriation upon prior approval by the Company if the covered trip has to be interrupted for one of the following reasons:

- a) The Company shall provide coverage for reasonable and necessary expenses of obtaining an itinerary if the insured's trip has begun and the documented scheduled itinerary cannot be kept.

b) burglary, fire or flooding of the insured's private dwelling or in his/her business if a police report or other similar documentation is available and the presence of the insured is required,

c) fraud in the insured's own business by an employee, if a police report or other documentation is available and the presence of the insured is required,

d) strikes in contravention of collective agreements or bankruptcy of the insured's own business requiring the presence of the insured.

The insurance shall cover only one repatriation in connection with one event, including one course of an illness.

Repatriation shall only be covered if the time of return is more than 12 hours earlier than the insured's scheduled time of return.

No reimbursement is paid if the member of the immediate family who is the reason for the repatriation is an accompanying traveller who was repatriated at an earlier stage of the trip.

If the insured does not reside permanently in the same country as the member of the immediate family who is the reason for the repatriation the insurance shall cover reasonable and necessary transport costs in connection with the repatriation that are equivalent to the transport costs to the insured's country of residence.

### 7.2: Travelling companion

The insured may choose one person as his/her travelling companion. Repatriation shall be carried out from the place of sojourn of the insured.

### 7.3: Covered expenses

Expenses for aeroplane tickets to the country of residence in the same class category as the outward journey are covered (max. economy class), and so are documented additional travel expenses for hotel accommodation, meals and local transportation, up to a maximum of DKK 1,500 per day, incurred by the insured and travelling companion in connection with curtailment of a covered trip.

Expenses for hotel accommodation, meals and local transport while staying in the home country shall not be covered by the insurance.

### 7.4: Travelling by motor vehicle in Europe

If travelling by a motor vehicle, the insured may use other means of transportation if agreed with the Company. In that event, the insurance shall also cover the expenses of returning the vehicle.

### 7.5: Company pre-approval

Emergency repatriation shall only be covered if preapproved by the Company.

## Art. 8 Return journey

### 8.1: Conditions for return journey

The insurance shall cover a return journey if the insured's stay abroad is prematurely terminated for the following reasons:

- a) The insured is medically evacuated because of an illness/injury,
- b) The insured is repatriated because of an event covered by the insurance.

### 8.2: Return journey for a co-travelling companion

The insurance shall also cover a return journey for a co-travelling companion who is accompanying the insured, even if the companion is not insured with the Company.

### 8.3: Time limit for return journey

The return journey must take place no later than two weeks after the medical evacuation or the repatriation.

### 8.4: Covered expenses

Compensation shall be paid for an aeroplane ticket in the same class category as the outward journey, together with additional expenses for accommodation, board and local transport up to a maximum of DKK 1,500 per day. The return journey must be to the point of origin of the evacuation or repatriation.

### 8.5: General conditions for cover under Art. 8

Compensation is provided under Art. 8 only if the illness, injury or death is covered by the insurance.

## Art. 9 Evacuation

### 9.1: Evacuation

Cover for evacuation is provided in case of:

- a) bankruptcy of the travel agency, unless it is a packaged tour which is covered by the "Rejsegarantifond",
- b) epidemics in the region where the insured is staying, if the Royal Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution recommends evacuation, and if the situation has arisen after the insured left for the region,
- c) war, civil commotion, civil war, terrorist acts, martial law, revolution or other similar situations in the region where the insured is staying, if the Royal Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution recommends evacuation, and has arisen after the insured left for the region,

d) natural disasters provided that the Royal Danish Ministry of Foreign Affairs, a Danish embassy or a similar institution recommends evacuation and provided that the situation arose after the insured travelled to the area.

### 9.2: Covered expenses

The insurance provides cover for transportation to the nearest safe destination or to the home country, and a maximum amount of DKK 750/EUR 100 per day for documented additional accommodation expenses.

The Company shall determine if the insured is to be evacuated to the nearest safe destination or to the home country. In the event that the insured is evacuated to the nearest safe destination, documented necessary additional expenses in connection with the return journey shall be covered.

### 9.3: Special aspects in the event of war or impending war

If the insured is detained by the authorities in a country due to war or impending war, the insurance shall provide coverage for up to three months for reasonable and documented additional expenses for accommodation and meals up to a maximum of DKK 1,500 per day, plus the costs of necessary local transportation.

### 9.4: Royal Danish Ministry of Foreign Affairs recommendations

Coverage is subject to the insured not previously having neglected to follow an evacuation recommendation from the Royal Danish Ministry of Foreign Affairs.

### 9.5: Company liability

The Company cannot be held liable for the extent to which transportation/search/rescue can be carried out may be carried out, but will cooperate with the Royal Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution, in such cases where assistance is necessary.

## Art. 10 Damage to a rented home

### 10.1: Damage to a rented home

The insurance shall cover damage by the insured on a rented home including household content at a maximum of DKK 100,000, and with a deductible of DKK 500 per insurance event.

### 10.2: Exceptions

The insurance does not cover the events mentioned in Art. 11.2.

## Art. 11 Personal liability

### 11.1: Conditions for personal liability

The insurance shall cover the following:

- a) legal liability for any bodily injury or property damage incurred by the insured under the existing laws of the country in which such injury or damage occurs,
- b) costs of settling the compensation issue defrayed in agreement with the Company,
- c) injury caused by active participation in skiing, snowboarding, tobogganing, or the like, max. DKK 50,000 per incident.

### 11.2: Exceptions

Exceptions for compensation:

- a) liability for contractual liability, with the exception of damage to items covered under Art. 10.1

b) claims arising out of or incidental to the insured's business, employment or work,

c) claims arising as a consequence of the insured having incurred, by contract or in any other way, liability which is more extensive than that incurred under the general statutory provisions on noncontractual liability,

d) loss of or damage to personal property which is not comprised by Art. 10.1 and which the insured owns, has on loan, on hire, or for storage or use, or which is in his/her care for transporting, processing or treating purposes, or which is in his/her possession or care for any other reason,

e) loss or damage caused by the insured's domestic animals,

f) claims arising as a consequence of the insured having transmitted a disease to another person via infection or otherwise,

g) loss or damage caused by the use of a motor vehicle or trailer, aircraft and boat measuring at least three metres, including the sail or engine or motor, or boats measuring less than three metres if the engine power exceeds 3 HP.

### 11.3: Fines and punitive charges

The insurance shall not cover fines or punitive charges.

### 11.4: Insurance sum

The insurance sums of 2 millions for property damage and 5 millions for bodily injury are the highest limit of the Company's liability for any individual insurance event, even if it results in several losses or incidents of damage, even if several individuals can be held liable, and even

if coverage is provided under one or more policies taken out with the Company.

### 11.5: Insured's recognition of liability to pay compensation

The insured cannot — with binding effect for the Company — recognise liability to pay compensation for any loss, damage or injury caused by him/her.

## Art. 12 Security and legal assistance

### 12.1: Covered expenses

The insurance shall cover payment that can permanently or temporarily release the insured or his/her property from detention by local authorities.

### 12.2: Repayment obligation

Security is provided as an interest-free loan repayable to the Company immediately after release or on demand.

If the security is seized because the insured fails to pay a fine or compensation that he/she has been ordered to pay, or because the insured does not appear in court, or if the insured is in any other way liable for the seizure, such security shall be deemed an interest-free loan repayable to the Company immediately after seizure.

### 12.3: Legal assistance

If, during the covered trip, the insured is charged or indicted for a criminal offence which occurred during the trip, necessary and reasonable attorney fees shall be covered until the case has been decided by a court of the first instance, however maximum DKK 30,000.

If the insured is convicted before a court of the first instance for the criminal offence, the insured's attorney fees will be deemed an interestfree loan repayable to the Company on demand.

The appointment of a foreign attorney to represent the insured is subject to approval by the Company.

### 12.4: Compassionate emergency visit

The insurance shall cover the cost of a round-trip ticket for two persons chosen by the insured to travel to the location of the insured and back to the country of residence if the insured is detained by local authorities for more than 48 hours. Coverage is provided for a maximum of an economy round-trip ticket to the place of detention and for necessary and reasonable expenses for accommodation and meals.

### 12.5: Travel expenses

The insurance shall cover the insured's travel expenses if the insured is summoned to appear as a witness or to be examined before a court of law outside the country of residence.

### 12.6: Deductible

Except for security, see Art. 12.2, coverage is subject to a 10 % deductible of the total costs, however, not less than DKK 2,500.

### 12.7: Exceptions

Exceptions for compensation:

a) Legal issues arising between the insured and the travel agency, tour operator or the travel supplier,

b) legal issues regarding contracts, the insured's business, employment or work,

c) legal issues relating to family law and the law of succession,

d) legal issues arising between the insured and the Company,

e) cases not arising during the covered trip,

f) litigation regarding liability arising out of the use of motor vehicles, aircrafts or boats,

g) de facto compensation, fines or punitive charges.

### 12.8: Insurance sum

The insurance sum for Security and legal assistance is DKK 100,000.

## Art. 13 Accident and assault (Supplementary cover)

### 13.1: Cover accident

The insurance shall cover in the event of an accident that directly, without the influence of any illness, causes the insured's death or results in a permanent disability.

### 13.2: Death

Compensation in case of death becomes payable when an accident directly results in the insured's death within one year after the accident.

Unless the Company has received written instructions to the contrary, the insurance sum shall be paid to the insured's closest relative.

The insurance sum in case of death is DKK 100,000.

If compensation in the event of disability was paid as a consequence of the accident, the amount of compensation payable is the amount by which the death benefit exceeds the payment already made.

### 13.3: Permanent disability

If an accident has resulted in permanent disability corresponding to a degree of permanent disability of at least 5 %,

compensation for permanent disability becomes payable.

Compensation for permanent disability will be paid at a percentage of the insurance sum corresponding to the degree of permanent injury.

The degree of permanent disability is determined according to the table drawn up by the National Board of Industrial Injuries in Denmark (Arbejdsskadestyrelsen), taking into account the medical nature and scope of the accident, but not the insured's occupation. The degree of permanent disability cannot exceed 100 %.

The degree of permanent injury is assessed as soon as the final consequences of the accident become apparent and no later than three years after the accident.

In the event that an accident causes changes to the insured's sight, such that the insured must wear glasses or requires a new lens prescription, compensation will be payable for reasonable and documented expenses.

Any existing disability shall not entitle the insured to compensation, and shall not result in payment of a benefit higher than that payable if the insured had not been disabled.

Disability benefit shall only become payable if the insured is still alive at the time of payment.

Treatment must be initiated abroad by a locally authorised doctor.

The insurance sum for disability is DKK 200,000.

#### **13.4: Dental treatment**

The insurance shall provide cover for reasonable and necessary expenses for treatment of any dental injury as a result of an accident during the trip, to the extent that the expenses cannot be refunded by a third party, e.g. a public authority.

Dental treatment must be completed within three years after the accident. For insured persons having suffered a dental injury caused by an accident before they turn 18 years old, dental treatment must be completed before they turn 25 years of age.

Dental treatment shall only be covered if preapproved by the Company.

Treatment must be initiated abroad, but final treatment may, if necessary, take place in the country of residence.

Expenses relating to dentures and chewing injuries caused by chewing are not covered.

The insurance sum for dental treatment is DKK 10,000 per insured per policy year.

#### **13.5: Assault**

If, during the insurance period, the insured is assaulted by a person, and the assault results in demonstrable bodily injury or death, the insurance shall cover up to an amount that equals the amount that the Danish courts would order a tortfeasor to pay under the provisions of the Danish Liability for Damages Act (Erstatningsansvarsloven) for an assault occurring under similar circumstances in Denmark.

The insurance sum for assault is DKK 200,000.

The Company shall only become liable to pay compensation if the assault is reported to the local police as soon as possible, if a police report is made, if the insured consults a local physician or dentist immediately after the assault.

The original police report and the original medical certificate should be sent to the Company.

#### **13.6: Exceptions**

Exceptions for compensation and special provisions:

- a) any illness and activation of latent predisposition, even if the illness is due to or worsened because of an accident,
- b) accidents caused by an illness,
- c) worsening of the consequences of an accident caused by a present or randomly occurring illness,
- d) after-effects of medical treatment not required as a result of an accident covered by the insurance,
- e) the Company is entitled to reduce or refuse to pay compensation for dental treatment if the condition of the insured's teeth before the accident, in a dentist's opinion, is much worse than would be expected of persons of the same age, who regularly have dental check-ups and treatment,
- f) if the insured is under age 18, compensation in case of death is limited to DKK 25,000,
- g) if the insured is over age 75 the compensation payable will constitute 50 % of the applicable insurance sum,

- h) property damage shall not be covered by the insurance,
- i) the insurance shall not provide cover for assaults committed by the insured's travelling companions or any co-insured persons, nor shall it provide cover for arbitrary assaults by a person known to the insured.

#### **13.7: Physician's instructions**

The insured must continue to receive medical treatment and comply with the physician's instructions.

#### **13.8: Company's right to obtain information**

The Company shall be entitled to obtain information from any physician who is treating or has been treating the insured, to subject the insured to treatment by a physician chosen by the Company, and in case of death to demand an autopsy.

### **Art. 14 Baggage (Supplementary cover)**

#### **14.1: Covered baggage**

If the policyholder has taken out the supplementary cover for baggage, the following items belonging to the insured will be covered on his/her travel outside his/her country of residence.

Baggage, cash, tickets, credit cards, securities and passports.

#### **14.2: Exceptions**

The following items will not be covered:

- a) computers and electronic equipment, baggage of any nature for commercial use, including travellers' samples, dealers' stock and collections,

b) bicycles, sports equipment and accessories for such items.

#### 14.3: Limitations

As described in the following table, the following limits apply:

All amounts are in DKK			
Cause / Item		Baggage	Cash, tickets and securities
1	Fire, robbery, theft from a locked hotel room, a locked home abroad or a locked safety box	10.000	1.000
2	Theft, observed when being committed, of valuables carried on or by the insured	10.000	1.000
3	Theft from a boot or locker separate from the passenger compartment of a locked boat or motor vehicle	10.000	1.000
4	Loss or damage to registered baggage (proof must be submitted), while in the custody of the carrier	10.000	Not covered
5	Theft from a locked tent	2.500	Not covered
6	Theft from the beach or from a swimming pool	500	Not covered
7	Theft from the passenger compartment of a locked motor vehicle, caravan or boat	Not covered	Not covered
8	Forgotten, lost or mislaid items	Not covered	Not covered
9	Theft of baggage left without effective supervision	Not covered	Not covered
10	Theft from motor vehicle, boat, trailer, hotel room, home or safety box that bear no visible signs of forced entry	Not covered	Not covered
11	Damaged to baggage caused by food, bottles, glass, etc. packed in insured's own baggage	Not covered	Not covered
12	Loss in connection with abuse of credit card or traveller's cheques	Not covered	Not covered
13	Loss of or damage to baggage freighted separately	Not covered	Not covered
14	Indirect loss	Not covered	Not covered
15	Simple theft	Not covered	Not covered
16	Minor damage to the exterior of baggage (scratches, stains, dents)	Not covered	Not covered

#### 14.4: Calculation of compensation

Compensation for the insured's lost or damaged valuables is calculated according to the following principles:

- a) The insurance shall cover the replacement cost of comparable new items if the lost/damaged items are less than two years old (proof must be provided),
- b) For items more than two years old, purchased second-hand or already damaged, compensation will be fixed at the replacement cost of comparable new items less a fair deduction for deterioration due to age, wear and tear, reduced usability or any other circumstance. This also applies to items for which no documentation of age and value can be provided,
- c) The Company may choose to have damaged items repaired or pay an amount corresponding to the costs of repair,
- d) The Company is entitled, but not obliged to provide compensation in kind,
- e) Coverage for film and video recordings and the like is limited to the cost of the raw materials,
- f) The insurance shall cover the costs of replacing tickets, credit cards, securities and passports. The costs include necessary transportation charges, fees, photos, etc., but not compensation for the time involved in replacing the items.

The Company shall only be liable to pay compensation if the insured items are handled and stored safely, and if the insured exercises due care.

#### 14.5: Insurance sums

Reimbursement for any individual object may never exceed DKK 2,500. The maximum reimbursement for photo equipment, and watches and jewellery amounts to DKK 2,500.

The insurance sum for baggage is DKK 10,000 per policy year.

#### 14.6: Reporting

Any theft or robbery must be reported to the nearest police authority. Loss of or damage to registered baggage (proof must be submitted) must be reported to the airline company or the like. If, in exceptional circumstances, it is not possible to notify the relevant local authority, e.g. due to imminent departure, such notification must be made to the Company as soon as possible upon the insured's return home. Copy of the police report, airline report or the like must be submitted to the Company at the latest together with the claim.

#### Art. 15 Delayed baggage (Supplementary cover)

##### 15.1: Covered replacement purchases

In cases where registered baggage (proof must be submitted) is delayed for more than five hours after the estimated time of arrival at the destination outside the country of residence, the insurance shall cover reasonable expenses for the purchase of:

- o essential items of clothing,
- o toiletries,
- o essential medicine and
- o perambulator and stroller

This benefit will be provided only if:

- a) the insured provides a original claims report from the carrier or the travelling agency.

We recommend that the delay is reported to the arrival service at the airport immediately upon arrival at the destination. They will prepare and issue the claims report to you.

- b) the compensatory purchases were made before the baggage was returned to the insured and before the insured returned to the country of residence,
- c) the original documentation of the expenses defrayed in the form of dated receipts, vouchers or the like, where it clearly is indicated what the defrayed expenses concern, is submitted to the Company, and
- d) the insured's baggage has been checked in at the same carrier as the insured.

#### 15.2: Exceptions

The insurance shall not cover :

- a) rental/purchase of sports equipment,
- b) indirect loss, e.g. but not limited to expenses for taxi, hotel and telephone.

#### 15.3 Cover upon arrival in country of residence

Coverage is not provided upon the insured's arrival in the country of residence.

#### 15.4 Covered expenses

Maximum compensation is DKK 600 spent per day or part thereof for the first five consecutive days from the time of arrival, for as long as the baggage is delayed.

The maximum amount of DKK 600 per day, may not be used in advance.

#### 15.5 Insurance sum

The insurance sum for delayed baggage is DKK 3,000.

#### Art 16 Household contents (Supplementary cover)

##### 16.1 Covered household contents

If the policyholder has taken out coverage for household contents, the insurance will cover ordinary private property and special private property owned by the persons stated in the policy schedule, plus contents for which they bear the risk.

Cover is restricted to the country of residence.

##### 16.2 Ordinary private property

Ordinary private property comprises private belongings, including all usual contents of a private home, unless mentioned separately in Art. 16.3 or excluded in the cover chart.

##### 16.3 Special private property

Special private property is defined as antiques, works of art, paintings, genuine carpets and rugs, musical instruments, fur coats, gold, silver, platinum, pearls, precious stones and jewellery. Special private property is covered up to a maximum of DKK 7,500 per policy year.

As described in the cover chart, the following limits apply:

All amounts are in DKK

Cause / Item		Ordinary private property	Special private property
1	Fire, including damage caused by heat, smoke, soot or measures used in connection with extinguishing a fire	Up to the sum insured	Max. DKK 7,500 per policy year
2	Damage by fire that cannot be classified as an uncontained fire	Not covered	Not covered
3	Damage to items exposed to fire or heat in order to be heated, cooked, ironed, dried or the like, and thereby catch fire or are damaged as a result of this	Not covered	Not covered
4	Damage to electrical machinery, wires, cables, equipment, including radio and TV sets and the like caused by a hot circuit or any other purely electrical phenomenon – including induction caused by electric storms – which do not result in fire	Not covered	Not covered
5	Damage caused by explosion and direct strikes of lightning	Up to the sum insured	Max. DKK 7,500 per policy year
6	Damage caused by air crashes or falling debris from an aircraft	Up to the sum insured	Max. DKK 7,500 per policy year
7	Damage caused by explosives carried by an aircraft	Not covered	Not covered
8	Damage caused by water, oil, radiator coolants or the like suddenly escaping from installations, aquaria or other containers with a capacity of 20 litres or more (i.e. not seeping and dripping)	Up to the sum insured	Max. DKK 7,500 per policy year
9	Damage from gutters and downspouts or damage caused by rising groundwater or sewage	Not covered	Not covered
10	Damage incurred when filling oil tanks or other containers	Not covered	Not covered
11	Damage due to building and repair work	Not covered	Not covered
12	Damage caused by frost bursts in an inadequately heated building, unless caused by temporary failure of the heating supply	Not covered	Not covered
13	Loss in connection with abuse of credit card or traveller's cheques	Not covered	Not covered
14	Damage caused by storms, including loss or damage caused by rain if the building where the insured items are kept is also damaged by a storm	Up to the sum insured	Max. DKK 7,500 per policy year
15	Reasonable expenses for damage incurred by salvaging and preserving the insured items	Beyond sum insured	Beyond sum insured
16	Burglary and vandalism	Up to the sum insured, cash max. DKK 1,000	Max. DKK 7,500 per policy year
17	Theft from a home where the burglar has gained access through open or unfastened windows, unclosed and unlocked doors showing no visible signs of forced entry	Not covered	Not covered
18	Theft where access is obtained by means of a correct or a false key	Not covered	Not covered
19	Simple theft	Not covered	Not covered

All amounts are in DKK

20	Theft from a home that has been unoccupied for more than two months	Not covered	Not covered
21	Theft from a locked luggage compartment or box separate from the passenger compartment of a motor vehicle	Maks. 5.000	Not covered
22	Theft from a locked luggage compartment or box separate from the passenger compartment of a motor vehicle with no visible signs of forced entry	Not covered	Not covered
23	Robbery and theft, observed when being committed, of valuables carried on or by the insured	Max. 10 % of the sum insured. Cash: max. DKK 1,000	Max. DKK 7,500 per policy year
24	Bicycles which are carefully locked	Max. DKK 5,000	Not covered
25	Motor vehicles (including mopeds), motorised garden implements of more than 5 HP, caravans, aircrafts and boats as well as spare parts and accessories	Not covered	Not covered
26	Cash, money substitutes and securities, see item 23	Not covered	Not covered
27	Coins and stamp collections	Not covered	Not covered
28	Special private property stored in lofts, cellars, outhouses and garages	Not covered	Not covered
29	Forgotten, lost, mislaid or left items	Not covered	Not covered
30	Indirect loss	Not covered	Not covered

#### 16.4 Change of residential address abroad

The insurance shall cover the abovementioned items when they are kept at the address stated in the policy schedule. In case of change of address abroad, coverage is provided for up to 14 days from the actual take-over of the new residence for year-round occupancy in both the old and the new residence. However, the insurance shall not cover property being moved or any other property handed over for transportation against a fee.

#### 16.5 Reimbursement estimation

The estimation of the reimbursement of the objects will be based upon the following principles:

a) the insurance shall cover the replacement costs for comparable new items provided that the items are less than two years old,

b) for items more than two years old, purchased secondhand or already damaged, compensation shall be fixed at the replacement cost for comparable new items less a fair deduction for deterioration due to age, wear and tear, reduced usability or any other circumstance. This also applies to items for which no documentation of age and value can be provided,

c) the Company may choose to have damaged items repaired or pay an amount corresponding to the costs of repair,

d) the Company is entitled, but not obliged, to provide compensation in kind,

e) coverage for film and video recordings and the like is limited to the cost of the raw materials,

f) the insurance shall cover the costs of replacing tickets, credit cards, securities and passports. The costs include necessary transportation charges, fees, photos, etc., but not compensation for the time involved in replacing the items.

The Company shall only be liable to pay compensation if the insured items are handled and stored safely, and if the insured exercises due care.

#### 16.6 Reporting

Robbery, theft, burglary or vandalism must be reported to the nearest police authority and the original receipt must be filed with the Company.

#### 16.7 Damaged items

If items are damaged, they must not be thrown away until the Company has granted its permission or the extent of damage has been defined. On request, the insured must send the damaged items to the Company.

#### 16.8 Obligatory disclosure of information

The insured must provide the Company with any information that might clear up the matter and fill in a Claim Form. The insured must specify the items for which he/she is claiming compensation, including the nature, brand, type, age, original purchase price and purchase price immediately before the loss or damage. In addition, the insured must submit documentation for the age and value of the items in the form of original receipts, guarantee certificates or similar original documentation to the Company.

### Art. 17 Compensation

#### 17.1 Covered expenses

The insurance shall cover the insured's expenses in accordance with the chosen coverage stated in the policy schedule.

#### 17.2 Compensation amount

Reimbursements shall be limited to the usual, customary and reasonable charges in the area or the country in which the treatment is provided.

The insurance only covers expenses for performed treatment.

Any amount the Company decides to reimburse, will count toward the annual maximum insurance sum.

The Company converts currencies from the, at any time valid, average price, set by Danmarks Nationalbank.

#### 17.3 Discounts

Any discount which has been negotiated directly between the Company and providers will be specifically used by the Company for the overall benefit of the insured persons within the insurance product as a whole.

#### 17.4 Insurance sums

The stated insurance sums per individual coverage represent the limit of the Company's liability to pay compensation in respect of all insurance events per person per trip.

However, not including supplementary cover for Household contents and baggage which is per household per insurance year.

#### 17.5 Repayment obligation

In no event shall the amount of reimbursement exceed the amount shown on the bill. If the insured receives reimbursement from the Company in excess of the amount to which he/she is entitled, the insured shall be under the obligation to repay the Company the excess amount immediately, otherwise the Company will set off the excess amount in any other account between the insured and the Company.

## Art. 18 Exceptions for reimbursement

### 18.1 Exceptions

The Company shall not be liable to pay compensation incurred for any accident and illness/death and shall not be liable to reimburse expenses which concern, are due to or are incurred as a result of:

- a) any illness or disease contracted before the beginning of the journey, and any consequences of such illness or disease,
- b) cosmetic surgery and treatment unless medically prescribed and approved by the Company,
- c) recreational and spa treatments,
- d) dentures,
- e) venereal diseases, AIDS virus and AIDS-related diseases,
- f) maternity care and obstetric aid received after the 36th week of pregnancy; however, after the 18th week for women who have received fertility treatment, and/or are expecting more than one child. Any expenses pertaining to pregnancy and/or birth, including expenses for newborn infants, shall only be covered for a period of one month after the end of the insurance period, after which time the cover shall cease.
- g) induced abortion unless medically prescribed,
- h) the use or misuse of alcohol, drugs and/or medicine unless it can be documented that the illness or injury is unrelated thereto,
- i) injury sustained by the insured while in a state of wilfully self-inflicted intoxication,

and if such intoxication is a major contributory cause of the injury,

- j) intentional self-inflicted bodily injury, the insured's suicide or the insured's suicide attempts,
- k) injury caused by gross negligence and/or with intent,
- l) treatment by naturopaths or homeopaths and naturo- and homeopathic substances as well as other alternative forms of treatment,
- m) injuries directly or indirectly arising from active participation in war, invasion, hostilities, civil unrest (whether or not war has been declared), civil war, terrorist activity, riot, revolution, insurrection, military or other usurpation of power, military state of emergency, and military land, naval or air operations (whether or not war has been declared),
- n) nuclear reactions or radioactive waste,
- o) treatment administered by the insured, the insured's spouse, parents or children or a business belonging to one of the aforesaid persons,
- p) medical expenses incurred during epidemics for which the public authorities have taken over the treatment,
- q) treatment by a psychologist, with the exception of acute emergency counselling approved by the Company,
- r) the insured's resisting or failing to comply with the medical instructions given by the Company's medical consultant or the treating physician,

s) the insured's refusal to be evacuated; cf. Art. 5.2,

- t) vaccinations and preventive treatment,
- u) injuries incurred as a direct or indirect consequence of strikes, lockout, arrest, seizure or other measures taken by public authorities,
- v) transportation covered by the insurance which has not been arranged by the Company. However, an amount corresponding to the expenses that the insurance company would have incurred for such transportation will be covered,
- w) active participation in any motorsport show, race or competition, including any training,
- x) expeditions, mountaineering and trekking in Antarctica and the North Pole,
- y) contraception, including sterilisation.

## Art. 19 Reporting a claim

### 19.1 Claim form

The Company must be notified immediately of hospitalisation, curtailment of a trip, emergency medical evacuation and repatriation, accompanying persons, compassionate emergency visits, evacuation for other reasons, death and accidents. The notification of hospitalisation must include the physician's diagnosis.

The Company shall always receive a filled-in and signed claim form, including original, signed and itemised bills, police report and other required documentation.

In addition, the Company is entitled to seek information about the insured's state of health and to contact any hospital, physician, etc. who is treating or has been treating the

insured for physical or mental illnesses or disorders.

Furthermore, the Company is entitled to obtain any medical records or other written reports and statements concerning the insured's state of health.

The Company scans original bills upon receipt. Any retrieval of the original invoice is not possible.

The scanned bill stamped 'Certified as a true Copy' represents the original.

### 19.2 Duty of disclosure

The insured shall be obliged to cooperate in providing the Company with any information that may help clarify the insurance event, and must complete a Claim Form and supply all relevant documents, including a written statement of the circumstances, etc.

Also, the insured must inform the Company about any coverage taken out with another insurer.

### 19.3 Insurance abuse

The policyholder and the insured shall be liable for any breach of policy conditions by the insured.

### 19.4 Complaints of claims handling

Complaints of the Company's claims handling must be filed without undue delay and not later than six months after the claim has been decided.

## Art. 20 Cover by third parties

### 20.1 Information for the Company

In case of cover by another insurance company, including another insurance company in the group, or the National Health Service, the Company shall be informed hereof

when the claim is reported and cover under this insurance will be subsidiary to such other cover.

### 20.2 Cover by third parties

If the claim has been covered in whole or in part by any scheme, programme or similar, the Company shall not be liable for the amount covered.

### 20.3 Obligation of cooperation

The policyholder and any insured person undertake to co-operate with the Company and to notify the Company immediately of any claim or right of action against third parties.

The policyholder and any insured person shall keep the Company fully informed and shall take any reasonable step in making a claim upon another party and to safeguard the interests of the Company

### 20.4 Responsible tortfeasor

In any event, the Company shall have the full right of subrogation.

## Art. 21 Premium payment

### 21.1 Determination of premium

Premiums are determined by the Company. The premium is adjusted every year at the annual renewal date, usually as per 1 January.

### 21.2 Dates of payment

The insurance has annual premium payment. The first premium falls due for payment on the commencement date of the policy. Subsequent premium payments fall due for payment on the first day of a payment month.

In the event of failure to pay before the commencement date of the insurance, the insurance shall not be effective and the Company shall not become liable.

### 21.3 Party responsible for payment

The policyholder shall be liable for the punctual payment of the premium to the Company.

### 21.4: Insurance premium tax

Other charges, such as Insurance Premium Tax (IPT), or other taxes, levies or charges, depending on the laws of the policyholder's country of residence may apply. If they apply to the policyholder's insurance premium, they will be included within the total that has to be paid on the premium notice. The charges may apply from the commencement date or the anniversary of the commencement date. The policyholder must pay these charges to us when paying the premiums, unless otherwise required by law.

## Art. 22 Assignment, cancellation and expiry

### 22.1 Requirements applicable to insurance assignment

Without the prior written consent of the Company, no party shall be entitled to create a charge on or assign the rights under the insurance.

### 22.2 Right of cancellation

The insurance may be terminated by the policyholder with effect from the end of a calendar month with 30 days' prior written notice or by the Company with effect from the policy anniversary with 1 month's prior written notice.

After registering a claim, the policyholder and the Company shall be entitled to cancel the insurance with one month's notice within 14 days after reimbursement or rejection of the claim.

The Company's liability and duty to pay reimbursement shall cease automatically upon the expiry of the insurance period. Upon expiry

of the insurance, the right to compensation shall cease.

### 22.3: Right of withdrawal

If the policyholder has purchased a travel insurance with an insurance period of more than one month, the policyholder has a right to withdraw from the purchase.

**The period during which the insurance can be withdrawn lasts 14 days and begins on the date on which the policyholder has entered into the insurance agreement. This will normally be the date on which the policyholder receives the policy schedule.**

**Under the Danish Insurance Contracts Act the policyholder has a right to receive certain information about the right to cancel the insurance and about the insurance. The notice period for cancellation does not commence before the policyholder has received this information in writing (e.g on paper or by email).**

**If, for example, the policyholder receives the policy schedule, and also has received the above information, Monday the 1st, he/she can cancel the insurance until and including Monday the 15th. If the period expires on a public holiday, Saturday or Sunday, the policyholder can wait until the following day.**

**If the insurance has entered into force before the withdrawal, the policyholder will be charged premium for the time he/she has been covered. The Company will refund the difference between the premium that would be payable for the shorter period of cover and the premium paid.**

**If the policyholder wants to withdraw the insurance the Company must be notified per letter or email. The Company's contact details are listed at the end of this document.**

**It is sufficient that the letter/email is sent to the Company before the expiry of the notice period.**

**If a policyholder has purchased a travel insurance with an insurance period of less than one month, the policyholder has no right to withdraw from the purchase according to the Danish Insurance Contracts Act.**

### 22.4 Extension for 48 hours

Expiry of the insurance can be delayed by up to 48 hours without additional premium payment, if the insured is delayed on the return journey through no fault of his/her own.

### 22.5 Fraudulent and incorrect information

In the event that the policyholder and/or the insured at any time changed original documents, including information related to the taking out of the insurance, made misrepresentations or withheld circumstances which must be assumed to be of importance to the Company, the insurance contract shall be void and the Company free from liability in the event that the Company would not have accepted the insurance had the correct circumstances been disclosed. In the event that the Company would have accepted the insurance, but on other terms, the Company shall be liable to the extent to which the Company would have committed itself for the agreed premium.

### 22.6 Company liability

Where, upon taking out the insurance, the policyholder and/or the insured neither knew nor should have known that the information disclosed by him/her was incorrect, the Company shall be liable as if such incorrect information had not been disclosed.

### 22.7 Termination of product

The Company can stop or suspend an insurance product at three months' written notice to the policy anniversary.

### 22.8 Sanction clause

The Company will not provide cover nor pay claims under this insurance policy if the Company's obligations (or the obligations of the Company's group companies and administrators) under the laws of any relevant jurisdiction, including Denmark, UK, European Union, the United States of America, or international law, prevent the Company from doing so. The Company will normally tell the policyholder if this is the case unless this would be unlawful or would compromise the Company's reasonable security measures.

This insurance policy does not provide cover to the extent that such cover would expose the Company (or the Company's group companies and administrators) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, UK or United States of America, or under other relevant international law.

## Art. 23 Disputes, venue, etc.

### 23.1 Complaints manager

In the event of disputes arising out of the insurance relationship, the policyholder and/or the insured must write a letter to Bupa Global Travel, Palægade 8, DK-1261 Copenhagen K, att.: The Complaints manager, or to [travel-complaints@ihi-bupa.com](mailto:travel-complaints@ihi-bupa.com).

### 23.2 Complaints board

In the event that the policyholder or the insured wishes to proceed with the claim, it can be brought before the Insurance Complaints Board, Anker Heegaards Gade 2, DK-1572 Copenhagen V.

### 23.3 Venue

Disputes arising out of the insurance relationship shall be decided according to Danish law and both the insured and the Company shall accept Copenhagen as venue.

### 23.4 Danish National Board of Industrial Injuries

In the event of disagreement about cover of accident and assault, cf. Art. 13, an opinion on determination of the degree of permanent disability may be obtained from the Danish National Board of Industrial Injuries.

Fees payable in this respect shall be paid by the insured and refunded by the Company if the Danish National Board of Industrial Injuries decides on a higher degree.

Danish law shall apply to the insurance contract.

# GLOSSARY

Valid from 1 January 2016

This glossary and its definitions form part of the policy conditions.

## A Accident

A fortuitous event occurring without the insured's intention, which has a sudden, external and violent impact on the body, resulting in demonstrable bodily injury. In the event of injury to a limb, the cause of the injury is only required to be sudden and result in demonstrable bodily injury. See also Arbejdsskadestyrelsen's (the National Board of Industrial Injuries in Denmark's) website: [www.ask.dk](http://www.ask.dk).

## B Baggage

Baggage is defined as suitcase/rucksack, clothes, jewellery, toiletries, books, photo equipment, perambulator, stroller, mobile telephone/smartphone, portable music player incl. a maximum of five CDs, portable games consoles, including maximum five games.

## Bupa Global Travel (incl. we/us/our)

Bupa Denmark, filial af Bupa Insurance Limited, England. Bupa Global Travel is a trading name of Bupa Denmark, filial af Bupa Insurance Limited, England.

## C Co-insured travel companion:

A person covered by the same insurance and travelling with the insured during the whole trip.

## Company

Bupa Denmark, filial af Bupa Insurance Limited, England, CVR 31602742.

Bupa Denmark, filial af Bupa Insurance Limited, England, is authorised by the Prudential Regulation Authority (UK) and subject to limited

regulation by the Danish Financial Services Authority Finanstilsynet. More information can be found on the website [www.finanstilsynet.dk](http://www.finanstilsynet.dk).

## Country of residence

The country in which the insured has his or her primary address while he or she is covered by the insurance.

## D Documented checked-in baggage

Baggage in the custody of a third party after check-in against receipt from a transport company.

## E Emergency crisis counselling

Crisis counselling is defined as treatment at the destination of crises caused by external traumatic events, e.g. serious accidents, catastrophes, terrorist acts, assaults, robberies, etc. Development crises such as unemployment, job changes, etc., as well as life crises such as divorce, illness and death, etc., will not be covered by the insurance.

## H Household

A person who is married to or lives in a permanent relationship and forms a couple with the insured, children living at home and foster children living at the home of the insured. These persons must be registered at the Folkeregistret (National Register of Persons) as resident at the permanent home address of the insured. A cohabitation where two people live together is considered comparable to a couple in a permanent relationship. Children under the age of 18 years who do not live at the parental home are covered by the insurance if their entire trip is taken with one of their parents.

## I

### Immediate family

A close relative is defined as spouse or cohabitant registered at the same address as the insured with the National Registration Office and children, stepchildren, sons-in-law, daughters-in-law, grandchildren, parents, grandparents, parents-in-law and siblings.

### Insurance

Policy conditions, policy schedule and any special terms agreed with the Company.

### Insured

The policyholder and all insured persons in the policyholders household.

### Insured's travelling companion

A person checked-in on the same ticket or certificate of participation as the insured or a person who has bought the trip to accompany the insured.

## M

### Month

A period of one month is defined as a calendar month, i.e. from 5 February up to and including 4 March.

## N

### Next-of-kin

Next-of-kin shall mean the following persons in the below stated order:

- o spouse
- o live-in partner (if the below conditions are met)
- o children/heirs of the body
- o beneficiary under a will/beneficiary under an intestacy

The next-of-kin will always be found "from the top". Accordingly, if the insured is not survived by a spouse, a surviving live-in partner will receive the payment, and so forth.

For a live-in partner to be considered as the next-of-kin, he or she must have lived together with the insured and have shared the same address and:

- o be expecting, have or have had a joint child
- o have been living together with the insured in a conjugal relationship at the shared address for the last two years leading up to the death of the insured.

For insurance policies established before 1 January 2008, under which the beneficiary according to the policy conditions or by choice of the policy holder is the next of kin, a live-in partner is not entitled to payment under the policy. However, if the policy holder, in writing, after 1 January 2008 reinstates the next-of-kin as the beneficiary under the insurance, the above mentioned order shall apply as if the insurance policy had been established after 1 January 2008.

## P

### Place of residence

The place outside the home of the insured where the insured spends the last night before departure from the home country, or the first night after returning back to the home country.

### Planned period of travel

The duration (number of days) the planned journey should have lasted according to the travel documents. A period of travel starts when the insured leaves his/her home country and ends when the insured returns to his/her home country.

### Policy conditions

General conditions and any special terms applicable to the insurance taken out.

### Policyholder

The (legal or physical) person having entered into the contract with the Company.

## S

### Simple theft

Theft not noticed when the act is committed.

E. & O. E.

