

Insurance conditions no. 03602

Travel Insurance Greenland and the Faroe Islands

Valid from April 1 2022

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Practical information

CHRONIC ILLNESSES

If you have a chronic or existing illness, which could require treatment during your trip, special rules apply. Your state of health may mean that you are not covered in relation to your chronic illness.

Am I covered or not?

It is important that you find out before departure whether you are covered and possibly receive binding prior medical approval from Europæiske ERV. The medical pre-approval only applies to the current trip. The next time you travel, apply for a new medical pre-approval if you meet one of the criteria above.

If you are you in doubt, you are welcome to call our Customer Care Centre.

IF YOU NEED ASSISTANCE

Before the trip

You are welcome to call our Customer Care Centre if you need advice and guidance before you travel.

During the trip

Your coverage is specified in your policy or travel documentation. **If you need assistance during the trip** or are in doubt about your coverage, then please contact our Customer Care Centre. **If you become ill or need to go the hospital** then always contact our alarm centre, your tour leader or our local Service Offices. **If you need to pay a doctor or a hospital bill** remember the receipt as you will need it when you file your claim. Normally the doctor and/or hospital bill is sent directly to Europæiske ERV. If you need to make use of one of these coverages e.g. coverage for **"Curtailement", "Tickets, passport and credit card"** or **"Delayed departure/arrival"** then contact our alarm centre. **If your luggage is delayed or severely damaged:** If your luggage is severely damaged you must contact luggage services at the airport and have a PIR (Property Irregularity Report) issued. If your luggage is severely damaged make sure you have documentation that you have reported the damage. Never discard damaged luggage before you have spoken with our alarm centre. **If your luggage is stolen**, you must report this to the local police, you must obtain a copy or note the number of the report that you will need for filing your claim.

After your trip

If you want to file a claim with Europæiske ERV when you have come back home, you can contact the Claims Centre or file your claim

Opening hours

Contact

Do you have any questions?


If you have any questions regarding your insurance, the options available, etc., you can look for the answer on our website at any time of the day or night. You are also welcome to contact our Customer Service.

Customer Services:

Online round the clock, at www.erv.dk

Via phone or e-mail : Monday – Friday.
You will find our opening hours at www.erv.dk

www.erv.dk

 +45 33 25 25 25

 info@erv.dk

Do you need prior approval on medical grounds?


If you require prior approval on medical grounds you can apply for it online on our website. You can also contact our medical department.

Prior medical approval:

Online round the clock, at www.erv.dk

Via phone or e-mail : Monday – Friday.
You will find our opening hours at www.erv.dk

www.erv.dk

 +45 33 25 25 25

 helbred@erv.dk


Have you been injured?

If you require emergency assistance you can contact our Emergency-Centre at any time of the day or night:

Emergency-Centre

(emergency assistance)

Round the clock, all year round.

 +45 70 10 90 30

 erv-alarm@euro-center.dk


If your injury is non-urgent you can contact our Injuries Department:

Injuries Department

(non-urgent assistance)

You can report your injury via www.erv.dk or by calling us.

www.erv.dk

 +45 33 25 25 25

 skade@erv.dk

Chapter 1

Preliminary provisions

on our website www.erv.dk.

Who can purchase travel insurance?

In order to be able to buy a travel insurance policy, it is a requirement that you are registered in the Greenland or Faroe Islands National Register of Persons, and that you are travelling in or from Greenland or the Faroe Islands.

You are also covered if you are a resident of Greenland or the Faroe Islands and if you because of travel for 6 to 18 months are temporarily removed from the Greenland or Faroe Islands National Register of Persons.

If you purchase travel insurance without meeting the above requirements, the travel insurance will not be valid and the premium will be refunded upon request, less a minor administration fee. When you buy a travel insurance policy, you must at the same time furnish your/your household's CPR number/numbers to Europæiske ERV.

What time period does the travel insurance policy cover?

Your travel insurance consists of a basic coverage: Plus or Basic. In addition possible additional coverage for Luggage and Accident if you have also purchased these.

Your travel documentation/insurance policy specifies which insurance policy with corresponding coverage you have taken out.

Overview of cover

	Plus (P)	Basic (B)
Section 1	✓	✓
Section 2	✓	✓
Section 3	✓	✓
Section 4	✓	✓
Section 5	✓	✓
Section 6	✓	✓
Section 7	✓	✓
Section 8	✓	✓
Section 9	✓	✓
Section 10	✓	✓
Section 11	✓	✓
Section 12	✓	✓
Section 13	✓	✓
Section 14	✓	✓
Section 15.	✓	✓
Section 16.	✓	✓
Section 17.	✓	✓
Section 18.	✓	✓
Section 19	✓	✓
Section 20	✓	✓
Section 21	✓	No coverage
Section 22	✓	
Section 23	✓	
Section 24	✓	
Section 25	✓	
Section 26	✓	

Additional coverage:

Section 27	Luggage (G)
Section 28-30	Accident (personal injury, death and dental injury) (A)

* Does not cover on trips where you are covered by the Nordic Convention.

** Only covers trips with a duration of up to one month.

Have you turned 70?

When travelling outside the Nordic countries, where you are covered by this insurance policy, travellers who have turned 70 or turn 70 during the trip, must submit a health declaration that must be approved by Europæiske ERV prior to the trip. Health declarations must therefore be forwarded no later than 10 days prior to all travel. You can find the health declaration at the back of this manual. If the health declaration is not submitted and approved the insurance will not cover.

Additional forms can be obtained from Europæiske ERV by calling +45 70 10 60 30, www.erv.dk under "Travel Advice" or send an e-mail to info@erv.dk.

Have you turned 75?

When travelling outside the Nordic countries, where you are covered by this insurance policy, travellers who have turned 75 or turn 75 during the trip, must submit a health declaration that must be approved by Europæiske ERV prior to the trip. The health declaration must therefore be forwarded no later than 10 days prior to all travel. The health declaration is at the back of this manual. If the health declaration is not submitted and approved, the insurance will not cover.

Additional forms can be obtained from Europæiske ERV by calling +45 70 10 60 30, www.erv.dk under "Travel Advice" or send an e-mail to info@erv.dk.

Who is covered by the travel insurance policy?

The person or persons who are listed on the insurance policy by CPR number. If purchased Family coverage, the insurance includes you, your spouse, registered partner or partner, as well as your children, stepchildren and foster children who live in the same household as you and who appear in the policy. In case of an addition to the family or if a member of the family moves out of the household in the insurance period, Europæiske ERV must be informed of the name and CPR number no later than when the travel insurance is renewed.

Which trips are covered by the travel insurance policy?

The travel insurance policy covers holiday and study trips.

When should the travel insurance policy be purchased?

You must purchase the travel insurance policy as well as any additional cover no later than the date of departure. If you need to extend the travel insurance policy during your stay abroad, you can contact your travel agency or Europæiske ERV on tel. +45 70 10 60 30 or fax +45 70 10 60 40 (weekdays 8 a.m. to 6 p.m.) and e-mail address info@erv.dk.

What time period does the travel insurance policy cover?

The insurance period is stated on your policy or travel documentation.

When you have paid for your travel insurance, it will provide coverage from the time you leave your place of residence in Greenland or the Faroe Islands in order to begin the trip. The travel insurance will cease when you return to your place of residence (or when the insurance period expires, if this happens before your return). If your return trip is delayed through no fault of your own, the insurance period will be extended by up to 48 hours without an additional premium.

Where does the travel insurance policy cover?

It is stated in your policy for which countries/areas you have purchased coverage. We have divided the world up into the following 3 areas:

Nordic countries;

The insurance provides coverage in Denmark, Finland, the Faroe Islands, Greenland, Iceland, Norway and Sweden.

Europe

The insurance provides coverage in the EU and EEA countries: Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the United Kingdom, Czech Republic, Germany, Hungary and Austria as well as in the following countries: Albania, Algeria, Andorra, Bosnia-Herzegovina, Egypt, the Faroe Islands, Gaza, Gibraltar, Greenland, Belarus, Iceland, the Isle of Man, Israel, Jordan, Yugoslavia (Serbia and Montenegro) Channel Islands, Croatia, Liechtenstein, Macedonia, Morocco, Moldova, Monaco, Lebanon, Libya, the Palestine, Russia until the Ural Mountains, San Marino, Switzerland, Syria, Tunisia, Turkey, Ukraine, the Vatican City and the West Bank.

The World

The insurance provides coverage in the Nordic countries and Europe as well as the rest of the world.

What coverage is included?

Travel insurance coverage is stated in the following coverage table. You can buy Basic Coverage Basic or Plus as well as additional coverage for luggage and accident.

Basic coverage

Section 1	Illness
Section 2	Repatriation
Section 3	24 hour medical service
Section 4	Medical malpractice
Section 5	Accommodation of relatives at the hospital
Section 6	Dentist and physiotherapy etc.
Section 7	Summoning and patient escort
Section 8	Curtailement
Section 9	Crisis help
Section 10	Tickets, passports and credit cards
Section 11	Personal liability abroad
Section 12	Global legal assistance
Section 13	Security
Section 14	Financial aid on the spot
Section 15-20	World Rescue
Section 21	Ruined holiday
Section 22	Delayed departure/arrival during the entire trip
Section 23	Luggage delay
Section 24	Replacement car prior to departure
Section 25	Repatriation of a car
Section 26	Excess when renting motor vehicles

Additional cover:

Section 27	Luggage
Section 28-30	Accident (personal injury, death and dental injury)

Other

Section 31	General exceptions
Section 32	Insurance sum
Section 33	Fraudulent and incorrect information
Section 34	Double insurance
Section 35	Transfer of compensation claims
Section 36	Recourse
Section 37	Right of cancellation
Section 38	Ankenævnet (Insurance Appeals Board)
Section 39	Venue
Section 40	Definitions

The individual insurance coverages only apply provided they are stated on your insurance policy/policies.

Note:

If a damage expense is not included in the coverage description (which expenses does the insurance cover?), it means that the expense is not covered by your travel insurance.

Chapter 2

Basic coverage Plus/Base

1. Illness:

1.0 Insurance sum - unlimited.

1.1 Whose expenses are covered?

Coverage compensates your expenses.

1.2 Which claims does the insurance cover?

The travel insurance covers claims as a result of acute illness or injury – that occurred during the trip. The travel insurance also covers birth up to 4 weeks prior to the expected date of birth – see paragraph 1.3.e.

1.3 Which expenses does the insurance cover?

The travel insurance covers necessary expenses for

- a) treatment by a doctor with authorisation in the country where you are treated (attending physician),
- b) hospitalisation in a two-bed bay ("semi private"), unless otherwise prescribed by the Europæiske ERV doctor or agreed between the attending physician and the Europæiske ERV doctor,
- c) supply of screened blood, provided the Europæiske ERV doctor considers that you are staying in a risk area,
- c1) on-the-spot supervision that you receive the screened blood,
- d) telephone calls to Europæiske ERV, including the Europæiske ERV Alarm Centre and Service Offices throughout the world,
- e) unexpected illness or complications for the mother and/or the unborn child arising out of pregnancy or birth, including treatment of a child born prematurely, i.e. before the 37th week of pregnancy (36+6), if the conditions for coverage are otherwise fulfilled.
- f) medicine, prescribed by the attending physician or the Europæiske ERV doctor,
- g) an extension of your travel insurance in cases where your return is delayed beyond the coverage period,
- h) local transportation by taxi or ambulance to and from the hospital, attending physician, pharmacy or airport. Both the transportation and means of transport must be prescribed by the attending physician or the Europæiske ERV doctor,
- i) transportation by ambulance etc. as a result of failed treatment to the nearest suitable treatment site. It is a condition for coverage that the Europæiske ERV doctor – after contact with the attending physician – considers that such transportation by ambulance etc. is necessary and sound,

- j) either repatriation to an undertaker/crematorium in case of death including costs of statutory measures – such as embalming and a zinc coffin or
- j1) expenditure for cremation and/or burial at the location if your dependants desire this – the travel insurance covers a maximum amount equal to what repatriation would cost.
If you as a result of a claim eligible for coverage have not been able to follow the established travel route or journey home as planned, and if you have not been repatriated, the travel insurance covers extra costs for
- k) either catch up with the established travel route – maximum in economy class – to the place you were supposed to be according to the established travel route or
- k1) return trip to your residence in Greenland or the Faroe Islands, maximum in economy class. When having made a return trip to your residence in Greenland or the Faroe Islands you are not entitled to any additional return travel.

- The travel insurance covers necessary extra expenses for
- l) stay in a hotel approved by Europæiske ERV and board with up to DKK 1.500.00 per day – board however with a maximum of up to DKK 250.00 per day, when the attending physician or the Europæiske ERV doctor considers that you can be treated as an outpatient instead of in the hospital,
 - m) stay in a hotel approved by Europæiske ERV and board with up to DKK 1.500.00 per day – board however with a maximum of up to DKK 250 – after completed treatment and until you can be repatriated, travel home or catch up with your established travel route.
 - n) The travel insurance also covers additional costs for the return trip of your own travelling companions such as children/step children/foster children under the age of 18 on the same transport class as parents/travel companions (not air ambulance) where parents and/or travel companions all travel home as a result of a repatriation eligible for coverage.

1.4 Exceptions

The travel insurance does not cover expenditure

- a) for the treatment of chronic or existing illnesses that within the last 6 months prior to departure have led to
 - hospitalisation,
 - assessment/treatment by a doctor,
 - changed medication,

- b) for the treatment of chronic or existing illnesses, if you
 - have not gone to a doctor, have refused or abandoned treatment of the disease even if you ought to know or suspect that the disease required treatment or was significantly worsened,
 - if further treatment has been abandoned or you have been refused treatment.
 - if you have been signed up for, referred to or are on a waiting list for assessment/treatment.
 - if you have failed to appear for agreed follow-up appointments within the last 6 months, or because of previous absences have abandoned normal follow-up appointments,
- c) for check-ups and treatment, including medicine designed to keep a chronic or existing disease stable and regulated,
- d) for treatment needs known prior to departure,
- e) for the treatment of patients diagnosed with AIDS, irrespective of the cause of the treatment,
- f) for treatment or stay after the return to Greenland or the Faroe Islands,
- g) for recreational trips or stays at a spa,
- h) for treatment and hospitalisation, when the Europæiske ERV doctor has estimated that treatment can wait until you have returned to Greenland or the Faroe Islands,
- i) continued treatment and hospitalisation if you refuse repatriation when the Europæiske ERV doctor has decided that you should be repatriated to your country of residence and/or to move you to another hospital, including transfer to another country for continued suitable treatment,
- j) in connection with repatriation organised by yourself, which Europæiske ERV would not have had if Europæiske ERV had arranged the repatriation,
- k) for transportation as a result of your fears of infection
- l) accrued as a result of you not following the attending physician and/or the Europæiske ERV doctor's instructions
- m) to replace, exchange or repair prosthetics, glasses, contact lenses, hearing aids or other functional aids.
- n) direct or indirect costs arising in connection with pregnancy or birth from the 37th week of pregnancy (37+0), medically foreseeable assistance during delivery and any complications thereof, for instance planned Caesarean section, labor induction, epidural, etc.

1.5 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability,

- a) that you procure a medical certificate with the diagnosis from the attending physician and that you on request, give the Europæiske ERV doctor access to all relevant medical journals, including information on previous cases of illness,
- b) that you, provided you have incurred expenditure in connection with illness or injury, submit a completed claim form with the original invoices for the expenditure that you want refunded and that you inform whether you have insurance in another company or hold a credit card.

2. Repatriation

2.0 Insurance sum - unlimited.

2.1 Whose expenses are covered?

Coverage reimburses your expenses in connection with repatriation prescribed by the Europæiske ERV doctor.

2.2 Which claims does the insurance cover?

The travel insurance provides coverage in the event of acute, serious illness or injury incurred on the trip, and after assessment and approval by the Europæiske ERV doctor, the insurance will cover usual, reasonable and necessary additional costs for repatriation.

2.3 Which expenses does the insurance cover?

After assessment by the Europæiske ERV doctor, the travel insurance covers necessary expenditure for

- a) repatriation to your place of residence/hospital in Greenland or the Faroe Islands. The Europæiske ERV doctor as-

sess - after contact with the attending physician - whether repatriation is necessary and sound, as well as which means of transport should be used if this is the case. Europæiske ERV determines when repatriation must take place,

- b) repatriation of regular travel luggage you were forced to leave abroad as a result of a repatriation. If you as a result of a claim eligible for coverage have not been able to follow the established travel route or journey home as planned, and if you have not been repatriated, the travel insurance covers extra costs for
- c) catch up with the established travel route - maximum in economy class - to the place you were supposed to be according to the established travel route or
- c1) return trip to your place of residence in Greenland or the Faroe Islands, maximum in economy class. When having made a return trip to your residence in Greenland or the Faroe Islands you are not entitled to any additional return travel.
- d) The insurance also covers additional costs for the return journey of your own travelling companions children/step children/foster children under the age of 18 on the same class
- e) Transportation to the nearest appropriate hospital in the event of failed treatment of a claim eligible for coverage. The Europæiske ERV doctor determines whether

there is failed treatment.

2.4 Exceptions

The travel insurance does not cover expenses for

- a) repatriation because of chronic disorders or in relation to existing disorders that within the last 6 months prior to departure have led to
 - hospitalisation,
 - assessment/treatment by a doctor,
 - changed medication,
- b) repatriation in connection with chronic or existing illnesses where you
 - have not gone to a doctor, have refused or abandoned treatment for the disease, although it is assumed that the insured should know that the disease/disorder required treatment or was significantly worsened.
 - have been abandoned in connection with further treatment or you have been refused treatment.
 - have been signed up for, referred to or are on a waiting list for assessment/treatment.
 - have failed to appear for agreed follow-up appointments within the last 6 months, or because of previous absences have abandoned normal follow-up appointments,

- c) repatriation organised by yourself, which Europæiske ERV would not have had if Europæiske ERV had arranged the repatriation,
- d) transportation by air ambulance in cases where transportation can take place in another medically sound manner as assessed by the Europæiske ERV doctor,
- e) repatriation as a result of fear of infection.

2.5 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability that you, if you have incurred expenditure in connection with repatriation submit medical records, as well as a completed claim form with the original vouchers for the expenses you want refunded. You must also inform whether you have insurance in another company or if you hold a credit card.

3. 24 hour medical service

3.1 Who is covered?

The travel insurance gives you access to 24 hour medical service.

and guidance on medical treatment, medication prescribed by the attending physician and appropriate hospitals, doctors and dentists abroad.

3.2 What does the travel insurance cover?

The travel insurance gives you access during the trip to the Europæiske ERV 24 hour Danish medical service in case of both minor and serious illness or injury, as well as advice

3.3 Exceptions

The travel insurance does not cover the cost of telephone etc. when contacting the Europæiske ERV 24 hour medical service.

4. Medical malpractice

4.0 Insurance sum - DKK 1,000,000.00

4.1 Whose expenses are covered?

The travel insurance provides compensation to you.

4.2 Which claims does the insurance cover?

The travel insurance covers claims covered by Coverage 1. Disease and coverage 2. repatriation.

4.3 Which expenses does the insurance cover?

The travel insurance provides compensation in case of medical malpractice carried out by a qualified physician, during hospitalisation or outpatient treatment abroad. Liability shall be determined in accordance with the Patient Insurance Act and the amount of compensation in accordance with current Danish law on liability.

4.4 In the event of a claim - requirements for documentation

It is a condition for the liability of Europæiske ERV that you procure a medical certificate with the diagnosis from the attending physician and that you on request, give the Europæiske ERV doctor access to all relevant medical journals, including information on previous cases of illness,

At the same time it is a requirement that you inform whether you have insurance in another company or if you hold a credit card.

5. Accommodation of relatives at the hospital

5.0 Insurance sum - unlimited.

This applies provided the hospital has facilities to accommodate a relative.

5.1 Whose expenses are covered?

The travel insurance covers expenses for one relative chosen by you.

5.4 Exceptions

The travel insurance does not cover expenditure after the return to Greenland or the Faroe Islands.

5.2 Which claims does the insurance cover?

The travel insurance covers claims covered by Coverage 1 Disease and coverage 2 repatriation.

5.5 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability that you, if you have incurred expenditure in connection with lodging a relative at a hospital, forward a completed claim form with the original vouchers for the expenses you want refunded. At the same time it is a requirement that you inform whether you have insurance in another company or if you hold a credit card.

5.3 Which expenses does the insurance cover?

The travel insurance covers necessary expenditure for room and board for one relative chosen by you who stays at the hospital during your hospitalisation.

6. Dentist and physiotherapy etc.

6.0 Insurance sum - DKK 10,000.00

b) 5 treatments by an authorised physiotherapist, chiropractor, acupuncture practitioner or zone therapist.

6.1 Whose expenses are covered?

Coverage compensates your expenses.

6.4 Special conditions

Europæiske ERV has the right to reduce or declare expenditure void for dental treatment provided your teeth based on a dental assessment can be assumed to have been in significantly worse condition than among people of the same age who have regular dental check-ups and treatment performed that is recommended in relation thereto.

6.2 Which claims does the insurance cover?

The travel insurance covers claims covered by Coverage 1 Disease and coverage 2 Repatriation or in connection with acute tooth ache/damage.

6.5 Exceptions

The travel insurance does not cover expenditure
a) after the return to Greenland or the Faroe Islands,
b) to replace, exchange or repair dentures.

6.3 Which expenses does the insurance cover?

The travel insurance covers
a) treatment by a dentist with authorisation in the country where you are treated, up to DKK 2,500.00,

6.6 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability,

- a) that you procure a dental certificate with the diagnosis from the dentist or therapist and that you on request, give the Europæiske ERV dentist access to all relevant dental journals,

- b) that you, if you have incurred expenditure in connection with acute tooth ache/damage, forward a completed claim form with the original receipts for the expenses you want refunded. You must also inform whether you have insurance in another company or if you hold a credit card.

7. Summoning and patient escort

7.0 Insurance sum - unlimited.

7.1 Whose expenses are covered?

Up to two individuals of your choice as well as your own travelling companions children/step children/foster children under the age of 18.

7.2 Which claims does the insurance cover?

The travel insurance covers claims covered by Coverage 1 Disease and Repatriation, where you

- a) come down with an acute illness or injury that by the attending physician and the Europæiske ERV doctor is expected to result in hospitalisation for at least 72 hours,
- b) are hit by life-threatening disease/injury or
- c) pass away during the trip,
- d) must be repatriated.
- e) are unable to follow the planned travel route, However, this does not apply to Summoning.

7.3 Which expenses does the insurance cover?

The travel insurance covers

- a) the necessary expenditure of the person summoned for transportation from the place of residence to you and back to the place of residence - maximum on economy class The travel insurance does not cover if you are to be repatriated within 3 days from when the person summoned travels from the place of residence
- b) necessary extra costs for people performing patient escort to cover the return journey to the place of residence or catching up with the established travel route - maximum on economy class - when patient escort has been completed either by discharge from the

- hospital in the place of residence or return to the residence/hospital in Greenland or the Faroe Islands,
- c) cost of transportation - maximum the same transport class as yourself - however not an air ambulance in cases where you must be transported to an appropriate treatment site or repatriated,
- d) additional costs for stay at a Europæiske ERV approved hotel, maximum DKK 1,000 per day per person,
- e) board and local transportation with up to DKK 250 per day per person,
- f) additional costs for extension of the existing travel insurance with Europæiske ERV or the purchase of an Europæiske ERV travel insurance (Basic coverage) for the duration of the patient escort, provided that he/she meets the requirements of Europæiske ERV's terms and conditions including the requirements for prior approval for pre-existing or chronic conditions.

7.4 Exception

In case of summoning in connection with death, section 7.3 d) and e) coverage is a maximum of 5 days from departure from Greenland or the Faroe Islands.

7.5 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability,

- a) that you submit original documentation for all the expenditure you have had for stay, consumption and transportation, for those persons who have been patient escorts as well as documentation of expenditure for your own travelling companions children/step children/foster children under 18 years of age,
- b) that you inform whether you have insurance in another company or if you hold a credit card.

8. Curtailment

8.0 Insurance sum - unlimited.

The Travel insurance covers your expenses.

8.1 Whose expenses are covered?

8.2 Which claims does the insurance cover?

The travel insurance covers in the event that you must interrupt your trip before planned as a result of the following occurring during the trip

- a) acute illness or injury among your spouse, cohabiting partner (must be registered on the same address as you in the Danish National Register of Persons), children, step children, foster children, parents, step parents, siblings, step siblings or step foster siblings in Greenland or the Faroe Islands that by the attending physician and the Europæiske ERV doctor is expected to result in hospitalisation for at least 5 days (24 hour periods),
- b) life-threatening acute occurred/deterioration of disease/injury or death among your spouse, cohabiting partner (must be registered on the same address as you in the Danish National Register of Persons), children, step children, foster children, parents, step parents, siblings, step siblings or step-foster siblings, grandchildren, grandparents, parents-in-law, children-in-law, brothers-in-law and sisters-in-law in Greenland or the Faroe Islands or
- c) essential changes in your private or professional relationships which – for economic reasons – require your immediate presence (e.g. major fire, flood or burglary).

8.3 Which expenses does the insurance cover?

- a) The Travel Insurance covers extra travel expenses – maximum on economy class – to return to your place of residence in Greenland or the Faroe Islands.
- b) The travel insurance also covers additional costs for the return trip of your travelling companions such as children/step children/foster children under the age of 18 on economy class provided parents and/or travel companions all travel home as a result of a curtailment eligible for coverage.

8.4 Exceptions

- a) It is a prerequisite that the criteria laid down in paragraph 8.2 have been fulfilled at the time of the return trip and that the claim requires your personal and immediate presence in the country of residence.

- b) It is also a prerequisite that the claim could not have been anticipated/expected at your departure from the country of residence.
- c) The travel insurance does not cover curtailment if you arrive home less than twelve hours from the scheduled arrival time.

8.5 In the event of a claim - requirements for documentation

- a) in the event of hospitalisation, life-threatening acute/ occurred deterioration of disease/injury or death among persons referred to in paragraph 8.2 a or b, you must obtain a medical certificate or death certificate from the doctor or the hospital, that treated your relative in Greenland or the Faroe Islands.
- b) in the event of burglary, fire or the like you must obtain the police report and provide reasons why your presence is needed.
- c) if you have incurred expenditure in connection with curtailment, you must forward a completed claim form with the original receipts for the expenses you want refunded. You must also inform whether you have insurance in another company or if you hold a credit card.

9. Crisis help

9.0 Insurance sum - unlimited.

9.1 Whose expenses are covered?

Coverage compensates your expenses.

9.2 Which claims does the insurance cover?

The travel insurance covers in case of major accidents or violent traumatic events involving several individuals. The Europæiske ERV doctor decides whether crisis help is to be instituted.

9.3 Which expenses does the insurance cover?

Europæiske ERV will make a professional crisis response service available at the location of the accident that will at the latest be completed when the insured returns to Greenland or the Faroe Islands.

9.4 In the event of a claim - requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to complete a claim form, provide relevant documents, including written particulars of the claim etc.

as well as give information about any insurance in another company, or whether you hold a credit card.

10. Tickets, passports and credit cards

10.0 Insurance sum - DKK 2,500.00

10.1 Whose expenses are covered?

Coverage compensates your expenses.

10.2 Which claims does the insurance cover?

The travel insurance covers all forms of theft and damage to tickets passports and credit/debit cards.

10.3 Which expenses does the insurance cover?

The travel insurance covers the cost of replacing tickets, credit/debit cards and passports. The expenditures include necessary transportation, fees, photo etc., but not compensation for the time it takes to replace the articles.

10.4 Exceptions

The travel insurance does not cover

- a) forgotten, lost or mislaid items.
- b) losses in connection with the misuse of credit/debit cards,

- c) theft of items that were not properly supervised. You may not leave the articles, not even for a short period of time if they are not locked inside a vacation home, motor vehicle, caravan or the like.

10.5 In the event of a claim - requirements for documentation

- a) You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to forward documents, including police reports or other proof for reporting a claim, original receipts, etc., as well as give information about any insurance in another company, or whether you hold a credit card.
- b) the theft of articles must be reported to the nearest police authority. If a report can not be filed on the spot, for example because of imminent departure, this must be done as quickly as possible upon return.

11. Personal liability abroad

11.0 Insurance sum

Personal injury	DKK 10,000,000 per claim
Property damage	DKK 5,000,000 per claim

The maximum amount that Europæiske ERV may be responsible for paying compensation for an injury event is DKK 10,000,000 for personal injury and DKK 5,000,000 for damage property, if several insured persons travelling together are required to pay compensation, even if the event is covered by one or more policies purchased from Europæiske ERV. If multiple injuries or accidents occur at the same time, it is assessed as one injury if they are caused by the same liability action/incident.

11.1 Whose expenses are covered?

Coverage compensates your expenses.

11.2 Which claims does the insurance cover?

The travel insurance covers provided you, in accordance with applicable law in the country where the damage occurs, will be obliged to pay for damage to persons or things in accordance with the general rules on liability outside a contractual relationship.

11.3 Which expenses does the insurance cover?

The travel insurance covers

- a) The amount you are obliged to pay.
- b) costs related to settling the compensation case which have been incurred in agreement with Europæiske ERV, however up to a maximum of DKK 100,000.00 (see section 12),
- c) damage to a rented vacation home/hotel as well as the contents herein, however with an excess of DKK 1,000

per claim.

11.4 Exceptions

The travel insurance does not cover your liability

- a) in contractual matters,
- b) in business and working conditions or during work placements,
- c) for damage to property – in addition to section 11.3.c – that you own, have on loan, rent, store, use, transport, process or treat, have come into possession of or have custody of for some other reason,
- d) for damage caused by dogs,
- e) for damage caused by you infecting others or transmitting a disease to others in any manner whatsoever.
- f) for damage caused by the use of a motor vehicle, snowmobile, camper or trailer, aircraft, vessels, jet skis or water scooters. With regards to vessels, jet skis and water scooters however only when these are at or above 5 meters' length with sails, or if the engine power exceeds 5 HP.

Furthermore, the insurance does not cover

- g) fines or other penalties imposed by way of punishment.
- h) Loss, injury or injury due to wear and tear.
- i) Loss, damage or injury resulting from serious negligence or intentional action.
- j) Disputes that can be brought before an approved Consumer Complaints Board in either Denmark or in the country where you have been met with a claim.

11.5 In the event of a claim - requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter, including the original police report or receipt for filing with the police, an accurate description of the incident, the name and address of all persons concerned, information on other insurance which may cover the claim, testimonies as well as an itemised inventory of the claim. You must also inform whether you have insurance in another company or if you hold a credit card.

12. Global legal assistance

12.0 Insurance sum - DKK 100,000.00

Europæiske ERV's liability is for one insurance claim limited to DKK 100,000. If an appeal is lodged, the aforementioned maximum amount is applicable to the overall case.

12.1 Whose expenses are covered?

Coverage compensates your:

- a) Own legal costs.
- b) Costs for the opposite party.
- c) Costs related to legal survey.
- d) expenditure for unilaterally sought specialist declarations where these have been authorised in advance by Europæiske ERV.

12.2 Which expenses does the insurance cover?

The travel insurance covers reasonable and necessary

- a) legal fees in connection with specific and current legal disputes arising during the trip that can be brought before the courts and which have no connection with any business execution of the insured,
- b) legal fees in connection with criminal proceedings up

to and including the decision reached by the lower court – up to a maximum of DKK 25,000.00 If at the lower court you are convicted of the criminal offence in question, your legal costs will be regarded as a loan that must be paid back to Europæiske ERV upon demand with the addition of interest. The loan will incur interest at the rate set by the Danish National Bank + 4 %.

- c) travel expenses resulting from you being called as a witness or for questioning at a court abroad.

12.3 choice of a foreign lawyer

A possible choice of a foreign lawyer must be approved by Europæiske ERV

12.4 Excess

In case of any claim under this coverage you will pay an excess. There is an excess of 10% of the overall damage costs, however, the minimum amount of the excess is DKK 2,500. There is no excess if the economic conditions for legal aid in the country in which the case is instituted are met. If an appeal is lodged, costs will be compensated separately for each court with deduction of excess, including the minimum excess for each court.

12.5 Exceptions

The travel insurance does not cover in case of private litigation

- b) between you and the travel agent, tour operator or transport provider,
- b) in connection with the execution of your business, or traineeship,
- c) in connection with family and inheritance matters,

- d) between you and Europæiske ERV,

12.6 In the event of a claim - requirements for documentation

You or your lawyer must submit a filing with Europæiske ERV as soon as the lawyer has undertaken the case and before further steps are taken. Filing with Europæiske ERV must take place as soon as possible. Filing with Europæiske ERV shall in so far as possible contain:

1. Indication of the opposite party.
 2. Allegation (possibly also the allegation of the opposite party).
 3. Particulars of the legal claim in brief, specifying the allegations on which the case can be supported.
 4. Information about which steps in the legal action of a cost-incurring nature are planned or, exceptionally, may have been initiated.
- You must also inform whether you have insurance in another company or if you hold a credit card.

13. Bail bond

13.0 Insurance sum - DKK 100,000.00

13.1 Whose expenses are covered?

Coverage compensates your expenses as well as transportation expenses for one summoned person in the event that you are detained – see section 13.2 c.

13.2 Which expenses does the insurance cover?

The travel insurance covers

- a) bail bond. Bail bond is understood to be a payment which permanently or temporarily can release you or your belongings from detention by local authorities. The provision of a bail bond is provided in the form of an interest-free loan which has to be paid back to Europæiske ERV upon your/your property's release or upon request.
- b) an extension of your travel insurance in cases where your return is delayed beyond the coverage period,

- c) transport costs for one person of your choice – maximum economy class – to you and return trip to the place of residence in the event that you are detained by local authorities for more than 48 hours

13.3 Exceptions

The travel insurance does not cover actual damages, fines or other penalties imposed by way of punishment.

13.4 In the event of a claim - requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to complete a claim form, provide relevant documents, including written particulars of the claim etc. You must also inform whether you have any insurance in another company, or whether you hold a credit card.

14. Financial aid on the spot

14.0 Insurance sum - DKK 2,500.00

14.1 Whose expenses are covered?

Coverage compensates your expenses.

14.2 Which expenses does the insurance cover?

Europæiske ERV can calculate and pay a claim completely or partially at the place of stay – economic aid on the spot. Payment shall be made by transfer to the place where you are – under condition however that it is possible to transfer

the amount to the place in question.

14.3 Limitation

Economic help on the spot can not exceed the expected coverage that is eligible for compensation and is thus a part of the total compensation.

14.4 In the event of a claim – requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to complete a claim form, provide relevant documents, including written particulars of the claim etc. You must also inform whether you have any insurance in another company, or whether you hold a credit card.

15. Search and rescue

15.0 Insurance sum

DKK 75,000 per person however no more than DKK 150,000.00 per claim.
A claim is defined as a claim arising out of the same original cause of damage that involves one or more claimants.

15.1 Which claims does the insurance cover?

Search:

The travel insurance covers in the event that

- you have been reported missing for at least one 24 hour period by the police or another public authority,
- you have been seen within 120 hours (five 24 hour periods)
- the local authorities claim payment or a payment guarantee in advance of implementing a search.

All the criteria mentioned under a up to and including c must be met.

Rescue

The travel insurance covers in the event that

- your place of stay is established and
- the local authorities claim payment or a payment guarantee in advance of implementing a rescue.

All the criteria mentioned under d and e must be met.

15.2 Which expenses does the insurance cover?

Search:

The travel insurance covers necessary expenditure for conducting a search for you for up to 14 days and within a radius of 50 km. from the place you were last seen.

Rescue

The travel insurance covers necessary expenditure for the rescue/extraction of you.

15.3 Excess

In case of any claim under this coverage there is an excess of 10 %, with a DKK 2,500 minimum

15.4 Exceptions

The travel insurance does not cover expenditure for search or rescue

- in connection with kidnapping or hijacking,
- that Europæiske ERV would not have had if Europæiske ERV itself had organised a search and rescue operation
- in the case of public authorities covering such expenditure for uninsured persons.

15.5 In the event of injury - Europæiske ERV cooperates with the Ministry of Foreign Affairs of Denmark

If you wish to have a search or rescue operation launched you should contact Europæiske ERV. Europæiske ERV cooperates with the Ministry of Foreign Affairs of Denmark and its international network when we deem it appropriate to the effort.

15.6 In the event of injury - requirements for documentation

It is a condition for Europæiske ERV's liability that documentation is forwarded of the expenditure to be reimbursed and that Europæiske ERV will have access to all information that may shed light on the matter. At the same time it is a requirement that you inform whether you have insurance in another company or if you hold a credit card.

16. Evacuation

16.0 Insurance sum - DKK 50,000.00

16.1 Whose expenses are covered?

Coverage compensates your expenses.

16.2 Which claims does the insurance cover?

The travel insurance covers in the event that

- The Ministry of Foreign Affairs of Denmark recommends an evacuation in the case of imminent danger of natural disasters, terrorist activities, outbreaks of war or war-like conditions in the area where you are located,

- b) the local authorities or the Ministry of Foreign Affairs of Denmark demand an evacuation in case of imminent danger of natural disasters in the area where you are.
- c) Statens Serum Institut (SSI) in Denmark advises against travel or recommends an evacuation in the case of imminent danger of life-threatening epidemics in the area where you are located,
- d) if you directly and personally are the victim of an act of terrorism.

16.3 Which expenses does the insurance cover?

The travel insurance covers the cost of evacuation and/or extra costs for any travel back to Greenland or the Faroe Islands. The transport must take place at the earliest possible opportunity. In addition, Europæiske ERV provides advice, guidance and planning in connection with an evacuation.

If you have purchased coverage 34 Luggage, this coverage will be extended to include the loss of or damage to luggage you leave behind as a result of an evacuation or journey home that is eligible for coverage.

Note however:

Europæiske ERV's ability to provide assistance may in certain cases be limited for example in areas where there is a war.

16.4 Excess

In case of evacuation under section 16.2 c, where Statens Serum Institut in Denmark (SSI) does not recommend an evacuation/journey home, there is an excess of 10 %, however, minimum DKK 2,500.

16.5 Exception

The insurance does not cover

- a) in case of entry into the area, after the Ministry of Foreign Affairs of Denmark, local authorities or Statens Serum Institut in Denmark have advised against all travel or recommended evacuation,
- b) in connection with life-threatening epidemics where there is a known vaccine against the disease.

16.6 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability that you submit documentation of the events referred to in paragraph 16.2 as well as for the expenditure that you want refunded. You have an obligation to provide Europæiske ERV with all information that may shed light on the matter. At the same time it is a requirement that you inform whether you have insurance in another company or if you hold a credit card.

17. Treatment by a psychologist in Greenland or the Faroe Islands

17.0 Insurance sum - DKK 10,000.00

17.1 Whose expenses are covered?

Coverage compensates your expenses.

17.2 Which claims does the insurance cover?

The travel insurance covers claims where you have been exposed to a natural disaster, direct and personal terrorist action, war/war-like conditions or a life-threatening epidemic in the area where you are.

It is a condition for coverage that your own doctor refers you to psychological treatment.

17.3 Which expenses does the travel insurance cover?

The travel insurance covers the number of consultations with a psychologist that your own doctor has prescribed – however up to the maximum of the insurance sum.

17.4 Special condition

Treatment with a psychologist must begin no later than 4 weeks after the event in section 17.2 took place and must be completed no later than 3 months after the first treatment.

17.5 Exceptions

The travel insurance does not cover

- a) expenditure during the journey,
- b) upon entry into the area, after the Ministry of Foreign Affairs of Denmark, local authorities or Statens Serum Institut in Denmark have advised against all travel or recommended evacuation,,
- c) in connection with life-threatening epidemics where there is a known vaccine against the disease.

17.6 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability that you contact Europæiske ERV before treatment begins.

At the same time it is a requirement that you inform whether you have insurance in another company or if you hold a credit card.

18. Crisis psychological treatment

18.0 Insurance sum - unlimited.

18.1 Whose expenses are covered?

Coverage compensates your expenses.

18.2 Which claims does the insurance cover?

The travel insurance covers in case of major natural catastrophes or terrorist events involving several individuals. The Europæiske ERV doctor decides whether crisis help is to be instituted.

18.3 Which expenses does the insurance cover?

Europæiske ERV will make a professional crisis response service available at the location of the accident that at the latest will end when the insured returns to Greenland or the Faroe Islands.

18.4 Exceptions

The travel insurance does not cover on entry to the area after the Ministry of Foreign Affairs of Denmark has advised against all travel or recommended evacuation.

18.5 In the event of a claim - requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to complete a claim form, provide relevant documents, including written particulars of the claim etc. You must also inform whether you have any insurance in another company, or whether you hold a credit card.

19. Crisis assistance for relatives

19.0 Insurance sum - unlimited.

19.1 Whose expenses are covered?

The coverage compensates expenditure for your relatives.

19.2 Which claims does the insurance cover?

The travel insurance covers claims where several claimants have been exposed to a natural disaster, a terrorist action, war/war-like conditions or a life-threatening epidemic where the relatives desire crisis assistance.

19.3 Which expenses does the insurance cover?

a) Europæiske ERV will provide a professional crisis response service by telephone for your relatives.

b) If the Europæiske ERV doctor assesses that there is a need for crisis assistance by meeting your relatives in person when they arrive, the travel insurance covers reasonable transport costs in Greenland or the Faroe Islands.

19.4 Exceptions

The travel insurance does not cover

- a) upon entry into the area, after the Ministry of Foreign Affairs of Denmark, local authorities or Statens Serum Institut in Denmark has advised against all travel or recommended evacuation.
- b) in connection with life-threatening epidemics where there is a known vaccine against the disease or

19.5 In the event of a claim - requirements for documentation

Your relatives are required to provide Europæiske ERV with all information that can shed light on the situation and are required to complete a claim form, as well as provide

relevant documents, including written particulars of a claim, and give information about any insurance in other company. At the same time it is a requirement that you inform whether you hold a credit card.

20. Europæiske ERV's World Rescue® contingency plan

20.1 Which claims does the insurance cover?

The travel insurance covers claims where you without being covered by coverage 16 Evacuation, desire or are considering evacuation from the area where you are.

20.2 What does the travel insurance cover?

Europæiske ERV provides advice, guidance and planning in connection with or considerations concerning an evacuation. Assistance is delivered by the Europæiske ERV World Rescue® contingency plan. The insurance does not cover your expenses for evacuation.

21. Ruined holiday

21.0 Insurance sum - unlimited.

21.1 What types of claims does the insurance cover?

- (a) The insurance covers the entire household (provided parents travel together with their own live-at-home children, step children, joint custody children or foster children), or you and a travel companion or the insured and up to 2 patient escorts in claims covered by either the coverages Illness, Repatriation or the coverage Curtailment where you
- pass away.
 - are hospitalised,
 - are repatriated,
 - are curtailed
 - must catch up with an established travel route.

It is a requirement for coverage of Ruined holiday that each person referred to in section 21.1. has purchased an insurance policy with Europæiske ERV that covers Ruined holiday.

- b) The insurance covers you in claims covered by the coverage Illness and Repatriation where you
- receive one of the following diagnoses: neck, lung, middle ear, auditory passage, sinus, appendix or bladder inflammation, chickenpox, influenza, bronchitis, cerebral haemorrhage, gallstones, stomach/intestinal infection, diving/height sickness, slipped disc, lumbago, sciatica and blood clot in the brain, arms, legs or lungs,
 - incur bone fractures, sprains, ligament injury or meniscus/cruciate ligament injury. For these claims see section 21.3. A.

If the insured is under the age of 15, the insurance also covers Ruined holiday for one travel companion on condition that the travel companion has purchased an insurance with Europæiske ERV covering ruined holiday. There is no cover for patient escorts who are summoned.

21.2 Which expenses does the insurance cover?

The insurance covers the price of the trip per day per person for the holiday days that have been ruined. The compensation is calculated individually for the groups of people referred to in section 21.1 a and b.

21.3 Limitations

- in case of bone fractures, sprains or ligament injuries, the insurance only covers claims to hands and fingers provided the insured is unable to fulfil the purpose of the trip.
- in case of repatriation and curtailment, compensation shall be granted solely to the groups of people referred to in section 21.1a, provided they are travelling home with you.
- Europæiske ERV will provide compensation a maximum of one time for ruined holiday per person per travel day.
- The day when you are diagnosed by the attending physician with one of the in section 21.1.b listed diagnoses, are hospitalised or depart from the place of stay as a result of curtailment or repatriation, is regarded as a waiting day where the insurance does not compensate for ruined holiday.
- holiday days prior to repatriation are only covered if you are hospitalised or diagnosed with one of the in section 21.1.b listed diagnoses. Provided that there is no hospitalisation prior to repatriation you alone will receive compensation, see section 21.1.b.
- holiday days prior to catching up with a previously determined travel route are only covered if you are hospitalised or diagnosed with one of the in section 21.1.b listed diagnoses. Provided that there is no hospitalisation prior to catching up with a previously determined travel route, you alone will receive compensation, see section 21.1.b.
- Holiday days before or after hospitalisation are only

covered provided the criteria in section 21.1.b have been met and only compensation for the insured will be granted in this period.

- h) Ruined holidays in addition to the originally planned travel period.
- i) Ruined holidays days beyond the 30th day after departure.

21.4 Special conditions

- a) In cases where the medical certificate from the attending physician does not directly describe a diagnosis mentioned in section 21.1 b and/or the duration of the illness, the Europæiske ERV doctor will assess on the basis of the medical information in the file whether you are entitled to compensation and in the affirmative for how many days.

- b) For the groups of people referred to in section 21.1 a maximum compensation is granted for the same period as for you.

21.5 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability, that you

- a) provide Europæiske ERV with all information that may shed light on the matter and submit relevant documents, including health records, medical certificates, original bills, original proof of travel etc. The medical certificate must contain the diagnosis and duration of the illness,

- b) submit a completed claim form.
- c) inform whether you have insurance in another company or if you hold a credit card.

22. Delayed departure/arrival during the entire trip

22.0 Insurance sum - unlimited.

22.1 Whose expenses are covered?

The Travel insurance covers your expenses.

22.2 Which claims does the insurance cover?

The insurance covers in the event that you through no fault of your own and without being able to predict it arrive late for a public means of transportation or one organised by the travel agent and therefore must subsequently catch up with your itinerary.

22.3 Which expenses does the insurance cover?

The travel insurance covers necessary

- a) additional expenses for transportation in order to be able to catch up with the itinerary, maximum on the same class as the original travel,
- b) additional costs for stay at a Europæiske ERV approved hotel, maximum DKK 1,000 per day per person,
- c) expenditure for board as well as local transportation up to DKK 250.00 per day.

In the case of a claim within 24 hours after the departure time from Greenland or the Faroe Islands, where Europæiske ERV is not in a position to bring you to the defined travel route within half of the journey's planned duration (both departure and return day shall be counted as a day), the travel insurance covers,

- d) the price per day of the trip for the vacation days, that are ruined. The coverage does not compensate for the day of arrival to the established travel route.

22.4 Special condition

It is a condition that the additional expenses are not paid by the transport company or by another party, It is an additional condition of coverage that ticket(s) is/are booked and paid for at least 24 hours before departure. It is a condition of coverage that you have examined local weather and traffic conditions in reasonable time prior to departure, that may require you to calculate longer transport time.

22.5 Exceptions

The travel insurance does not cover

- a) on the outbound flight up to 24 hours after departure if the insurance was purchased on the day of departure.
- b) in case of flight connections where the official minimum transfer time has not been incorporated, i.e. the time the airlines specify in their timetables as being necessary for flight transfers (Minimum Connecting Time). If you have not checked in through to your final destination, one (1) hour must be added to the official transfer time.

22.6 In the event of a claim - requirements for documentation

You have an obligation to provide Europæiske ERV with all information that may shed light on the matter and are obligated to complete a claim form and provide originals of relevant documents, e.g. original unused plane tickets, original bills and itinerary. You must also inform whether you have insurance in another company or if you hold a credit card.

23. Luggage delay

It is specified on the coverage overview on page 3-4 whether this coverage is covered by your travel insurance.

23.0 Insurance sum - DKK 2,500.00

23.1 Whose expenses are covered?

Coverage compensates your expenses.

23.2 Which claims does the insurance cover?

The travel insurance covers in cases where checked-in luggage is delayed for more than 5 hours in relation to expected arrival at the final destination of your trip.

23.3 Which expenses does the insurance cover?

The travel insurance covers reasonable and necessary expenditure for replacement purchases with up to DKK 500.00 per day per person.

23.4 Exceptions

Replacement purchases made after the luggage has arrived at the destination is not covered by the travel insurance. The travel insurance does not cover transportation expenditure

23.5 In the event of a claim - requirements for documentation

It is a condition for Europæiske ERV's liability, that the following exist

- a) original documentation for the delay from the transport company/travel agency in question - in case of checked-in luggage an original P.I.R. (Property Irregularity Report),
- b) the original ticket(s) or name on the ticket(s), and
- c) original documentation for the expenditures for reasonable replacement purchases,
- d) information whether you have insurance in another company or if you hold a credit card.

24. Replacement car prior to departure

24.0 Insurance sum - DKK 25,000.00

24.1 Whose expenses are covered?

Coverage compensates your expenses.

24.2 Which claims does the insurance cover?

The travel insurance covers if you are not able to carry out your motoring holiday as a result of the vehicle being affected by a claim in Greenland or the Faroe Islands, that is covered by the vehicle's standard comprehensive insurance policy. If the car does not have standard comprehensive insurance you will be covered by the travel insurance if the damage would have been covered by a standard Danish comprehensive insurance policy.

24.3 Special conditions

- a) The travel insurance only covers claims on a comprehensive insurance policy that occur prior to the motoring holiday. If the claim on a comprehensive insurance policy occurs within 12 hours from departure from your place of residence, the travel insurance covers between your place of residence and the Danish border.
- b) The travel insurance covers car hire from 2 days before the start until the day after the scheduled return. Coverage will however cease not later than after 1 month or the day the policy expires.

24.4 Which expenses does the insurance cover?

- a) The travel insurance covers the cost of renting a replacement car corresponding to the group the car is in. Europæiske ERV is however entitled to make a larger car available. The replacement is rented with unlimited kilometres.
- b) The travel insurance covers car rental from 2 days before the start until the day after the scheduled return. Coverage will however cease not later than after 1 month or the day the policy expires.
- c) The replacement vehicle is rented through a nationwide car rental company as directed by Europæiske ERV. The car is hired subject to the rental company's contract conditions, including liability and standard comprehensive insurance. The replacement car is collected from and returned to the car rental firm's address by you.

24.5 Exceptions

The insurance does not cover expenses

- a) expenses related to renting a motorcycle, camper van or trailer, mobile home etc.
- b) expenses for fuel, oil, windscreen washer fluid etc.
- c) expenses related to the collection or returning of the replacement car.

24.6 In the event of a claim - requirements for documentation

You are obliged

- a) to document your planned journey abroad in the form of pre-booked holiday stay etc.,
- b) to provide Europæiske ERV with all information that may shed light on the matter and complete a claim form and provide information on the standard comprehensive insurance company,

- c) attempt to have the car repaired before the start of the holiday,
- d) inform whether you have insurance in another company or if you hold a credit card.

25. Repatriation of a car

25.0 Insurance sum - unlimited.

25.1 Whose expenses are covered?

Coverage compensates your expenses.

25.2 Which claims does the insurance cover?

The travel insurance covers if you and all passengers in the car have your trip interrupted as a result of a curtailment eligible for cover under cover 8 Curtailment.

25.3 Which expenses does the insurance cover?

The insurance covers necessary expenses related to the repatriation of the car.

25.4 In the event of a claim - requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to complete a claim form, provide relevant documents, including original receipts etc. as well as give information about any insurance in another company, or whether you hold a credit card.

26. Excess when renting a motor vehicle

26.0 Insurance sum - DKK 10,000

26.1 Whose expenses are covered?

Coverage compensates your expenses.

26.2 Which claims does the insurance cover?

The travel insurance covers in connection with claims on comprehensive insurance policies to a passenger car, motorcycle or moped rented abroad.

26.3 Which expenses does the travel insurance cover?

The travel insurance covers the cost of excess under the motor vehicle's standard comprehensive insurance.

26.4 Exceptions

The travel insurance does not cover

- a) if the rented passenger car, motor cycle or moped has not been covered by a comprehensive insurance policy.
- b) if you under the laws of the country in which the rental takes place were not entitled to drive the vehicle.

26.5 In the event of a claim - requirements for documentation

You are under obligation to provide Europæiske ERV with all information that may shed light on the matter and you are committed to forward documents, including police reports or other proof for filing a claim, original receipts, and claim forms from the rental company's insurance company etc. You must also provide information about any insurance in another company, or whether you hold a credit card.

Chapter 3

Additional coverage

27. Luggage

27.0 Insurance sum - DKK 10,000.00

27.1 Whose expenses are covered?

Coverage compensates your expenses.

27.2 Which articles are covered by the travel insurance?

The travel insurance covers the objects that you bring with you on the trip or buy at the place of stay. Coverage for cash money, securities and traveller's checks is limited – see section 27.5 (a).

27.3 Which articles are not covered by the travel insurance?

The travel insurance does not cover

- a) tickets, passports and credit/debit cards. See coverage 10 tickets, passports and credit cards,
- b) items used for commercial purposes.
- c) contact lenses or prosthetics,
- d) motor and trailer vehicles, boats, surfboards, windsurfing equipment and accessories for these.

27.4 Which claims does the insurance cover?

The travel insurance covers

- a) all forms of theft and damage
- b) loss of checked-in luggage – luggage should only be considered lost when the carrier indicates that the search has been stopped and the luggage has not been found.
- c) excess and a bonus loss in case of a claim eligible for cover which is also covered by your home insurance.

27.5 Limitations

- a) cash money, securities and traveller's checks are covered with up to DKK 1,000.00 – however only in the event of theft and only when the article is worn by/ on you or stored in the safety box in the room or at the front desk.
- b) during air transport, mobile phones, photo equipment, video equipment, laptop equipment and jewellery are only covered if these items are included as hand luggage.

27.6 Exceptions

The travel insurance does not cover

- a) forgotten, lost or mislaid items.
- b) wear or gradual deterioration, scuffs, scratches and damage to suitcases, bags or other packaging if the utility value is substantially unchanged,
- c) articles sent separately, as these are not covered during transport or before you retrieve them, Luggage sent by train up to 48 hours before your departure, shall not be regarded as luggage sent separately and is therefore covered by the travel insurance,
- d) theft of items that were not properly supervised. You may not leave the articles, not even for a short period of time if they are not locked inside a vacation home, motor vehicle, caravan or the like.
- e) damage to sports equipment whilst it is being used.
- f) theft of sports equipment unless the sports equipment has been locked inside the holiday home, motor vehicle, camper van etc.
- g) if documentation is not available in cases where it is usual and normal that you can document your loss,
- h) damage, or loss of luggage during transport that is reported without the original P.I.R. (Property Irregularity Report),
- i) indirect losses, including losses in connection with the misuse of credit/debit cards or traveller's checks,

27.7 How is the compensation calculated?

- a) Items purchased new that are a maximum of 2 years old and otherwise undamaged, are replaced at the replacement cost of similar new items.
- b) For objects that are more than 2 years old, purchased used or already damaged, compensation is fixed as the replacement cost of similar new items, with a deduction for depreciation as a result of age, use, reduced usability, or other circumstances.
- c) Europæiske ERV can choose to have damaged items repaired or pay an amount equivalent to the cost of the repair or the depreciation of the item.
- d) Europæiske ERV is entitled, but not obliged to replace the items. If you do not wish the items to be replaced, the insured will receive a compensation equivalent to Europæiske ERV's replacement costs.
- e) Film, video or tape recordings, other digital recordings, manuscripts, drawings etc. are covered by the value of the raw materials.

27.8 Special condition

In the case of lack of documentation for the price and the acquisition time Europæiske ERV is entitled to reduce the compensation payment.

27.9 In the event of a claim – requirements for documentation

- a) in the event of theft of luggage you must notify the claim to the nearest police authority and the original receipt for this must be sent to Europæiske ERV.
- b) If you exceptionally cannot file a report on the spot, for example because of imminent departure, this must be done as quickly as possible after your return and the original receipt must be sent to Europæiske ERV.
- c) in case of loss or damage of checked-in luggage you must file a claim with the air carrier or other carrier. A

- receipt for this must be sent to Europæiske ERV in the form of an original P.I.R. (Property Irregularity Report) or other documentation from the carrier.
- d) in the event of damage to goods these must not be thrown away before authorisation has been given or the claim assessed. You may be required to send the damaged goods to Europæiske ERV.
 - e) You must as documentation for the age and value of the goods, send the original receipts, guarantee certificates or similar original documentation to Europæiske ERV. It must also be specified which goods you require compensation for. You must enter type, brand, age, and the purchase price immediately prior to the claim.
 - f) You must also inform whether you have insurance in another company or if you hold a credit card.

Accident

28. Personal injury

28.0 Insurance sum – DKK 500,000

28.1 Whose expenses are covered?

The travel insurance provides compensation to you.

28.2 Which claims does the insurance cover?

- a) Assault:
The travel insurance covers in the event that you receive demonstrable personal injury as a result of an assault.
- b) Accident:
The assurance provides the right to compensation for lasting incapacity – disability compensation as a result of an accident.

28.3 Which expenses does the insurance cover?

The travel insurance covers

Assault:

- a) Compensation equivalent to the amount that a wrongdoer, under Danish legal practice, would be ordered to pay for a personal injury in accordance with the applica-

ble Law on Liability for Damages if the personal injury had been sustained in similar circumstances in Greenland or the Faroe Islands

- b) 10 consultations of an hour's duration with a psychologist – either at the place of stay or in Greenland or the Faroe Islands.

Accident:

- c) lasting incapacity – disablement compensation as a result of an accident.

28.4 Disablement compensation

- a) You are entitled to disablement compensation if an accident has led to lasting incapacity of at least 5%. The level of incapacity is determined when your state of health has stabilised, which means that your state of health is no longer expected to change significantly, however no later than 3 years after the accident took place.
- b) "It is a condition for the payment of compensation for degree of disability that you are alive at the time of payment. If you disagree with the degree of disability assessed by Europæiske ERV, you have the opportunity to obtain an opinion from Arbejdsmarkedets Erhvervssikring (AES). If the AES sets the degree of

disability higher than assessed by the Europæiske ERV, then Europæiske ERV applies this degree for payment and also refunds the fee to AES.

- c) The level of incapacity is determined according to the medical level of disablement according to the National Board of Industrial Injuries in Denmark's incapacity table without taking your profession into account.
- d) The disablement compensation constitutes the percentage of the insurance sum corresponding to the level of incapacity.
- e) The level of incapacity for loss of several body parts cannot in total exceed 100 %. A disablement that was present before the accident, is not eligible for compensation.
- f) An existing disablement cannot cause the compensation to be higher than if such a disablement had not been present.

28.5 Exceptions

The travel insurance does not cover

Assault:

- a) Property damage,
- b) an assault on you perpetrated by your travel companion (a person whose name is on the same ticket or participant certificate as you or who has purchased the trip to go on it with you).

Accident:

- c) disablement as a result of illness and/or the release of latent disease genomes, even though the illness arose because of or was exacerbated by an accident,
- d) exacerbation of the consequences of an accident due to a known and existing or coincidental contiguous disease,
- e) dental injury as a result of an accident – see coverage 37 Dental Injury and coverage 6 Dentist and physiotherapy etc.

28.6 Size of the level of incapacity

If you so wish, the claim can be presented to the National Board of Industrial Injuries in Denmark for final determination of your level of incapacity. The costs relating to the National Board of Industrial Injuries in Denmark are split equally between you and Europæiske ERV.

28.7 In the event of a claim - requirements for documentation

Assault:

- a) It is a condition for Europæiske ERV's liability that the assault is reported as quickly as possible to local police, and that a police report is drawn up and the original is sent to Europæiske ERV,
- b) that you to consult a local doctor/hospital immediately after the assault and that you obtain a medical certificate and send the original to Europæiske ERV.
- c) Europæiske ERV is entitled to gather information from any doctor who is treating or has treated you, and to have you examined by a physician selected by Europæiske ERV.

Accident:

- d) if an accident occurs for which compensation is claimed, notification to Europæiske ERV must take place as soon as possible by completing the claim form. It is important for proper assessment of Europæiske ERV's liability that an accurate description of the event is made clear in the claim. If you have been under medical and/or hospital treatment, this must be stated in the claim together with information concerning the name and address of the doctor and/or hospital.
- e) If you are in possession of a medical report or hospital record, the original must be submitted.
- f) If there is a police report, this must be stated, possibly by submission of the receipt that was issued for the filing.
- g) Europæiske ERV is entitled to gather information from any doctor who is treating or has treated you, and to have you to examined by a physician selected by Europæiske ERV.

29. Death

29.0 Insurance sum - DKK 250,000
However, children under the age of 16 only
DKK 25,000.00

29.1 Which claims does the insurance cover?

The travel insurance covers in the event that you during the trip die as the result of an accident.

29.2 Which expenses does the travel insurance cover?

The insurance sum shall be paid out in the event of a claim eligible for coverage.

29.3 Who can receive the compensation?

Unless Europæiske ERV has been notified otherwise in writing, the insurance sum will be paid to your spouse or, if such a person is not left behind, then to your children or if such do not exist, to your partner who is and has been registered at the same address in the National Register of Persons for at least 2 years or, if such a person does not exist, to your heirs.

29.4 In the event of a claim - requirements for documentation

- a) if an accident occurs for which compensation is claimed, notification to Europæiske ERV must take place as soon as possible by completing a claim form.
- b) Europæiske ERV is entitled to require an autopsy and obtain the result of this and a copy of the death certificate.

30. Dental injury

30.0 Insurance sum - unlimited.

30.1 Whose expenses are covered?

The Travel insurance compensates your expenses.

30.2 Which claims does the insurance cover?

The travel insurance covers dental injuries that occur as a result of an accident on the trip.

30.3 Which expenses does the insurance cover?

The travel insurance covers necessary expenses related to treatment of a dental injury. The dental treatment must commence abroad, but final treatment can be performed in Greenland or the Faroe Islands, if necessary. This is a one-time-expense - i.e. the travel insurance does not cover renewed treatment that can be related to the same dental injury.

30.4 Special condition

Europæiske ERV has the right to reduce or declare expenditure void for dental treatment provided your teeth based on a dental assessment can be assumed to have been in significantly worse condition than among people of the same age who have regular dental check-ups and treatment performed that is recommended in relation thereto.

30.5 Exceptions

The travel insurance does not cover tooth damage caused by chewing

30.6 In the event of a claim - requirements for documentation

- a) if an accident occurs for which compensation is claimed, notification to Europæiske ERV must take place as soon as possible by completing a claim form. It is important for proper assessment of Europæiske ERV's liability that an accurate description of the event is made clear in the claim. If you have been under dental treatment, this must be stated in the claim together with information concerning the name and address of the dentist.
- b) If you are in possession of a dental report the original must be submitted.
- c) If there is a police report, this must be stated, possibly by submission of the receipt that was issued for the filing.
- d) Europæiske ERV is entitled to gather information from any dentist who is treating or has treated you, and to have you to examined by a dentist selected by Europæiske ERV.

Chapter 4

General Conditions

31. General exceptions

The travel insurance does not cover expenditure relating to, due to or which has arisen as a result of

- a) intention or by gross negligence,
- b) alcohol, drugs and/or abuse of medicinal products,
- c) participation in scientific expeditions.
- d) Self-induced intoxication, and the intoxication is a contributory factor to the claim. This however does not apply to coverage 1 through and including 15,
- e) Professional sports.
- f) Motor racing, where two or more persons compete against each other using motor vehicles (excluding Go-karts).

Nor does the insurance cover claims that result as a direct or indirect result of

- g) war, war-like actions, rebellion, civil unrest in countries which the Ministry of Foreign Affairs of Denmark has advised against all travel.

The travel insurance covers up to 24 hours after the beginning of

the events referred to in this paragraph if you are already in the area/country

This exception does not apply to coverage 16 Evacuation, 17 Treatment by a psychologist in Greenland or the Faroe Islands, 19 Crisis assistance for relatives and 20 the Europæiske ERV World Rescue contingency plan,

- h) active participation in war, riots or the like.
- i) strike, lockout, arrest, seizure or other measures taken by a public authority of any kind, including operating losses, additional costs, lost turnover, etc. or compensation for tort or violation, see however section 13.2 a,
- j) the release of atomic energy, radioactive force, irradiation from radioactive fuel or waste
- k) In cases where Europæiske ERV are put at risk of acting in breach of international sanctions, Europæiske ERV are not obliged to provide cover for damages..

32. Insurance sum

The insurance sums and partial sums that are listed in the terms and conditions for the individual cover, constitute the limit for Europæiske ERV's liability for all insurance events that occur during the travel period.

The insurance sums are per insured, unless otherwise specified in the individual cover.

33. Fraudulent and incorrect information

It is important that information, including health information, provided to Europæiske ERV is precise and correct. If information is concealed or incorrect answers are provided to questions that could have a bearing on Europæiske ERV's evaluation of the situation, compensation can be reduced or cancelled.

34. Dual insurance

The insurance does not cover claims for damages that are covered by another insurance policy. The disablement compensation under the coverage Personal injury and the death compensation under the coverage Death will not be limited by another purchased insurance.

In case of a claim you must also always inform whether you have insurance in another company or if you hold a credit card. (This provision shall apply when the case is settled according to

Danish law).

34A Insurance in other companies

If, at the time the loss or damage insured by this certificate shall occur, there is any other insurance against such loss or damage or any part thereof, the underwriter shall be liable under this certificate for its proportionate share of loss or damage only.

In addition you must inform Europæiske ERV if you are a credit card holder. (This provision shall apply when the case is settled according to foreign law).

35. Transfer of claims

You cannot without Europæiske ERV's consent pledge or transfer your rights according to the travel insurance policy.

35A You cannot, without consent from Europæiske ERV, pledge or assign your rights according to the travel insurance.

36. Recourse

In case of payments under this policy, Europæiske ERV assumes all your rights in this respect.
(This provision shall apply when the case is settled according to Danish law).

36A Rights of subrogation

The underwriter shall be fully and completely subrogated to the rights of the Insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this certificate.

The underwriter may at his own expense take over the Insured's rights against third parties to the extent of his payment made.

The Insured shall cooperate with the underwriter and provide such information and documentation reasonably required by the underwriter in order to collect and enforce his rights of subrogation. The underwriter may institute any proceedings at his own expense against such third parties in the name of the Insured. (This provision shall apply when the case is settled according to foreign law).

37. Right of cancellation

For insurance policies providing coverage for more than one month, the following right of cancellation applies:

- a) According to the Danish Insurance Contracts Act you have right of cancellation.
- b) The right of cancellation is valid for 14 days. The deadline is calculated from the day on which the terms and conditions of insurance are provided/sent to you – but no earlier than the time at which you have received notification that the insurance agreement has been concluded. If, for example, you receive the terms and conditions of insurance on Monday the 1st, you have up to and including the 15th. If the deadline expires on a public holiday, a Saturday, a Sunday or Constitution Day (Grundlovsdag) June 5, you can wait until the next working day.

- c) You must inform Europæiske ERV that you have withdrawn from the agreement before the expiry of the cancellation deadline. If this notification is sent by post, you must send the letter before the expiry of the deadline. If you would like to ensure that you have withdrawn from the agreement in good time, you can send the letter by registered post and retain the receipt.

There is no right of cancellation for travel insurance policies that provide cover for up to 1 month.

Notification that you have withdrawn from the agreement should be sent to:

Europæiske Rejseforsikring A/S,
Frederiksberg Allé 3,
1790 Copenhagen V
Info@erv.dk

38. Personal data processing and disclosure of information

Europæiske ERV values your privacy. We will only use your personal data for legitimate legal insurance related purposes and only retain your data for the duration required by our operational purposes and applicable law. Europæiske ERV will only disclose your personal data to third parties when it has a legal purpose, for example, when it is needed to fulfil our agreement with you. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europæiske ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing.

You have the right to ask us to delete the personal data. Please

note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case then we will let you know our reasons.

Read more on our web page erv.dk

The address is:

Europæiske ERV

Kundeambassaden
Frederiksberg Allé 3
1790 København V
Denmark

Requests for correction of personal ID numbers can be made to the same address. In the event of a claim, Europæiske ERV is entitled to disclose the information received from the insured and/or policyholder to Europæiske ERV's international network, including our central control unit and service offices. Furthermore, Europæiske ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you. Europæiske ERV may request that you sign a so-called "medical release" giving Europæiske ERV the right to request medical information.

39. Venue and applicable law

Any dispute arising from the insurance agreement must be subject to Danish law and can be decided by City Court ("Byretten") of Copenhagen, Denmark.

40. Insurance Appeals Board (Ankenævnet)

If you disagree with Europæiske ERV's decision, and if a renewed appeal to Europæiske ERV does not lead to a different result, an appeal can be made to:

Ankenævnet for Forsikring,
Anker Heegaards Gade 2,
1672 Copenhagen V
www.ankeforsikring.dk

The appeal must be sent to the appeals board on a special appeal form, and you must pay a small fee. The appeal form and giro form for payment of the fee can be obtained from:

- a) Europæiske ERV,
- b) Ankenævnet for Forsikring (Insurance Appeals Board),
- c) Forbrugerrådet (Danish Consumer Council)

Chapter 5

Definitions

For the purposes of this travel insurance policy, the terms below are defined as follows:

Acute illness acute coverage entitled illness means a new medical condition, reasonable suspicion of a new serious medical condition or an unexpected deterioration in an existing or chronic medical condition.

Time of Arrival Date and time as indicated by the organiser in a travel plan or the like. In the event that a specific time is not indicated, the following interpretations will be applied:

- Morning: Arrival before 10:00 a.m. – i.e. compensation when arrival is after 6:00 p.m.
- Late morning: Arrival before 12:00 noon – i.e. compensation when arrival is after 8:00 p.m.
- Lunchtime: Arrival before 2:00 p.m. – i.e. compensation when arrival is after 10:00 p.m.
- Afternoon: Arrival before 6:00 p.m. – i.e. compensation when arrival is after 2:00 a.m.
- Evening: Arrival before 12:00 midnight – i.e. compensation when arrival is after 08:00 a.m.
- Midnight: Arrival before 2:00 a.m. – i.e. compensation when arrival is after 10:00 a.m.
- Night: Arrival before 06:00 a.m. – i.e. compensation when arrival is after 2:00 p.m.

Joint custody children A joint custody child is your or your spouse/partner's child, from a previous marriage/relationship, who lives with you for fixed periods.

Destination Destination means the destination of the trip where the insured is staying.

Epidemic Epidemic means many people who are infected with the same illness over a short period of time.

Additional costs consist of expenses which the insured only has as a result of a claim which is eligible for coverage. If the expenses should have been paid regardless of the claim, they are not classed as extra expenses.

EU countries are Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

The EEA countries are in addition to the EU countries: Iceland, Liechtenstein and Norway

Europe - Extended consists of the EU/EEA countries plus the following: Albania, Algeria, Andorra, Belarus, Bosnia-Herzegovina, Egypt, the Faroe Islands, Gaza, Gibraltar, Greenland, Iceland, the Isle of Man, Israel, Jordan, Yugoslavia (Serbia and Montenegro) Channel Islands, Croatia, Liechtenstein, Macedonia, Morocco, Moldova, Monaco, Lebanon, Libya, the Palestine, Russia until the Ural Mountains, San Marino, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom, the Vatican City and the West Bank.

Family coverage You, your spouse, your registered partner or partner, as well as your children, foster children and foster children who live in the same household as you and which are stated in the policy.

Established travel route Travel route that can be documented by means of a travel description from the travel agent, purchased air, train or bus tickets and/or booked overnight accommodation.

Journey home Journey home is understood to be travel back to Greenland or the Faroe Islands whereby you travel as a healthy person in maximum the same class as the originally booked journey home.

Repatriation Repatriation means doctor-prescribed transportation from the claim country to Greenland or the Faroe Islands. Repatriation is normally by air ambulance or a standard scheduled or chartered flight in accordance with the Europæiske ERV doctor's assessment.

Household Household means people who are either married to you or living in a fixed relationship with you as well as children living at home in so far as the people in question are registered in the National Register of Persons at your permanent address. Foster children and joint custody children living with you are also included.

The Channel Islands are Alderney, Guernsey, Jersey and Sark.

Assault Provable personal injury sustained by a wilful criminal offence.

Step children Children who are not your biological children, but where you are married or live together (as registered in the Danish National Register of Persons) in a marriage-like relationship with a biological parent.

Step Parents People who are not your biological parents but who are married or live together (as registered in the Danish National Register of Persons), in a marriage-like relationship with one of your biological parents.

Step siblings People who are not biological siblings, but with whom you live or have lived in a sibling-like family relationship for a minimum of one year.

Foster children A foster child always has the same address as you, as registered in the Danish National Register of Persons, and you have been approved by the municipality as the child's guardian.

Foster parents People who are not your biological parents or step-parents but who have been approved by the municipality as your guardians.

Foster siblings People who are not your biological siblings or step-siblings but with whom you live or have lived with together with your parents, step-parents or foster parents.

Professional sport and training any sport that does not fall under the following definition of amateur sport:

Amateur sport is practised for your own pleasure without contractual obligations to a club, an individual or club sponsor etc. and without the sportsman/woman receiving any form of remuneration other than paid travel and accommodation costs. Sports clothing, gear etc. which the sportsman/woman receives or is provided with, and any minor prizes, including cash prizes which the sportsman/woman has the chance to win in connection with

performing his/her sport are not regarded as remuneration.

Prosthetics are artificial limbs, including artificial dentures and teeth.

Cost of the trip per day The price of the trip per day is the average travel expense per day which is calculated by taking the original total price of the trip minus the price of the insurance itself, and dividing by the original number of travel days. Possibly refunded amount from tour operator or similar is deducted. The number of days the insurance covers is calculated on the basis of the number of holidays which you can document have been ruined. It is a condition that other tourist services are booked and paid for prior to the outward journey. When travelling in your own motor vehicle, you will be reimbursed with DKK 100 per day, per insured person to cover the cost of petrol and mileage charges (maximum of DKK 400 per day, per vehicle) and the cost of the trip per day for accommodation, other forms of transportation and other tourist services in accordance with the above.

Travel period travel period is the number of days the planned trip would have taken according to the documentation. A travel period starts the moment you leave Greenland or the Faroe Islands and lasts until the moment you are scheduled to come back to Greenland or the Faroe Islands. If the trip takes place in Greenland or the Faroe Islands, the travel period starts the moment you leave your place of residence in Greenland or the Faroe Islands and lasts until the moment you are scheduled to come back to your place of residence in Greenland or the Faroe Islands.

Jewellery Jewellery consists of articles which include gold, silver, platinum, pearls and precious stones.

Sports equipment Sports equipment is golf equipment, diving equipment, surfboards, ski equipment, bikes, hunting equipment etc.

Terrorist act An act that includes – but is not limited to – violence or threats to use violence, committed by one or more people, irrespective of whether they are working independently or in connection with one or more organisations and/or authorities, committed for political, religious, ideological or ethnic reasons or justifications, including those acts committed with the intention of influencing a government and/or to spread fear among the public or sections of the public.

In order to characterise the action as terrorism, it is a requirement that the action is designed to influence a government and/or to spread fear among the public or sections thereof.

Damage caused by chewing Damage to teeth, including dentures, caused by eating or chewing.

Accident is a sudden, externally induced impact on the body

which leads to immediate, visible bodily injury. In the event of arms and legs being injured, it is not a requirement that it is an externally induced impact.

Scientific expeditions are expeditions to areas where local public authorities require you to have a special permit to stay.



Insurance taxes are charged in accordance with the Act on Insurance Taxes ("Lov om afgift af skadesforsikringer").