







Annual Insurance for Small Companies

Terms & Conditions no. 40701

Valid from 15. March 2024

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Contact

	Opening hours	Contact
<p>Any questions? Find the answers to the most frequently asked questions about our insurances etc. on our website. You can also contact our Company Support.</p>	<p>Customer Support By telephone or e-mail: Monday - Friday.</p> <p>Please find our opening hours at www.erv.dk</p>	<p>www.erv.dk/erhverv</p> <p> +45 33 27 83 35</p> <p> erhverv@erv.dk</p>
<p>Have you been injured? If you require emergency assistance you must contact our Emergency Centre.</p>	<p>Emergency Centre (Emergency Assistance) Round the clock, all year round</p>	<p>www.erv.dk/erhverv</p> <p> +45 70 10 90 30</p> <p> erv-alarm@euro-center.dk</p>
<p>If your injury is non-urgent please contact our Claims Department.</p>	<p>Claims Department (non-urgent assistance) You can report your claim via www.erv.dk or by calling us</p>	<p> +45 33 25 25 25</p> <p> skade@erv.dk</p> <p>www.erv.dk/erhverv/skadeanmeldelse</p>

Introduction

Consider this when you read the terms and conditions:

1. The terms and conditions should be read together with the insurance policy, which together constitute the insurance contract
2. If special conditions apply for your insurance this will be stated in the insurance policy.
3. Please note that only the cover stated in the insurance policy is applicable to your insurance.
4. Limitations, exclusions and precautions/*security directives* are marked in grey.

All words in *italics* are defined at the end of the document.

These terms and conditions were elaborated in Danish and subsequently translated into English. In the event of discrepancies between the Danish and the English versions the original Danish version will prevail.

Insurance Provider:

Europæiske Rejseforsikring A/S,
hereinafter referred to as Europæiske ERV

Frederiksbergs Allé 3
DK-1790 Copenhagen V
Central Business Register No: 62940514

The insurance provider is under the supervision of the Danish Financial Supervisory Authority.

Ⓐ Who can take out the Insurance?

The insurance can be taken out by a company or an association with a registered office within the EU/EEA.

The company/association is the *policyholder*.

Ⓑ Who can be insured?

Persons who are entitled to benefits according to applicable law concerning public health care or private health insurance in the *country of residence* can be insured.

The following persons can be insured when travelling in the interests of the policyholder and the policyholder pays for the trip:

- Employees
- Employed owners and co-owners

The persons who are covered by the insurance and who are stated in the insurance policy are hereinafter referred to as "you" or "the insured".

Cover is only provided for the number of employees stated on the policy. It is the responsibility of the company, to inform the correct number of employees, and if the company has failed to do so, ERV could limit or reject coverage.

Ⓒ When the Insurance applies

The insurance applies during *business trips* for up to

1 person	max 150 travel days
2 persons	max 200 travel days
3-5 persons	max 250 travel days
6-9 persons	max. 300 travel days

A *business trip* starts upon departure from your workplace or departure from your residence if the *business trip* starts directly from the residence and ends on *return* to one of these places. If the *business trip/assignment* is interrupted prior to your return to the residence or workplace, the insurance will apply only up to the time of such interruption.

Cover 9 Cancellation, if this cover option is taken out, covers from the time of booking of the *business trip* until you commence your *trip*.

However, the insurance never provides cover earlier than the time of entry into effect of the insurance contract and ends no later than the time of expiry of the insurance contract.

Ⓓ Where the Insurance applies

The insurance applies to *business trips* throughout the world.

- *Country of residence*: this is defined as *business trips* beyond 50 km from your private residence/workplace, unless otherwise stated in the policy;
- *Nordic region*;
- *Europe*;
- Outside Europe – countries not mentioned under the definition of *Europe*.

Travel between your private residence and your workplace is not considered to be a *business trip*.

Ⓔ Special Provisions regarding War Zones

Special provisions apply to stays in and travels to *war zones*.

For travel to countries/areas which prior to outward travel are characterised as a *war zone*, a *war zone* insurance must be taken out. *War zone* insurance must be taken out before departure to the *war zone* and must be stated the insurance policy. The *war zone* insurance replaces all covers in the business travel insurance. If no such *war zone* insurance is taken out prior to travel into the *war zone*, there is no cover for claims arising during a stay in the *war zone*.

Europæiske ERV may refuse to provide *war zone* insurance if Europæiske ERV deems the risk in the *war zone* concerned to be too high. It is incumbent on the *policyholder* to keep himself or herself informed about which countries are classified as a war area. The current list of *war zones* can be found under Travel Safety at www.erv.dk

If the area where the insured is already located is declared a *war zone*, the business travel insurance taken out previously will apply for up to 14 days from the time when the area was declared a *war zone*. All cover will then cease. During the course of this 14-day period Europæiske ERV must be contacted, and the insured has the option to:

- Leave the area;
- Take out insurance for a *war zone*, if Europæiske ERV approves it.

Ⓕ If you have or have had an existing medical condition (pre-existing conditions)

If you have an existing or chronic medical condition and wish to be certain that you are covered for your trip for claims related to the existing or chronic ailments, you must apply for medical prior authorisation.

Examples of existing or chronic medical conditions may be cancers, pneumonia, chronic pulmonary diseases, cardiovascular diseases including high blood pressure, diabetes, complications of pregnancy, etc.

Prior to departure:

Medical pre-approval is always necessary if you meet one or more of the following criteria:

- a) You are suffering from a serious chronic medical condition;
- b) You are diagnosed with a new medical condition within 2 months of the date of *departure*;
- c) Your existing or chronic medical condition(s) have not been *stable* for a period of 2 months prior to the date of *departure*;
- d) You have a complicated pregnancy;
- e) You are or have within 2 months prior to date of *departure* have been under medical surveillance even though no diagnosis has yet been established.

The medical pre-approval only applies to the current trip. Prior to your next trip, you will need to apply for a new medical pre-approval if you meet one of the criteria above.

1. Illness and Injury

The insurance does not include cover for illness and injury in the *country of residence*.

1.1 What is covered?

The insurance covers *reasonable and necessary costs*, if not otherwise stated, for:

1.1.A Emergency/Unforeseen Illness and Injury

- a) Treatment of *emergency/unforeseen illness and injury* during the journey;
- b) Admission to hospital, food and other associated hospital services;
- c) Medication prescribed by the treating physician;
- d) Ambulance or similar patient transport to the nearest suitable place of treatment;
- e) Transfer to the nearest suitable place of treatment if Europæiske ERV deems such medical transport to be necessary and advisable as a result of lack of necessary treatment possibilities at the present place of treatment;
- f) Treatment and assistive devices prescribed by the treating physician for healing effect;
- g) Catching up with your original *fixed itinerary*, outside the borders of your *country of residence*, maximum economy class, if, because of acute illness or injury, you have not been able to follow your originally *fixed itinerary* due to *unforeseen illness or injury*;
- h) The insurance covers phone calls to Europæiske ERV, newspapers, magazines, books and internet access at up to DKK 600 per week or part of week for hospitalisation lasting more than 24 hours. These expenses do not need to be documented.

Limitations/Exclusions

The treating physician at the *destination* must be licensed, qualified and impartial.
Europæiske ERV reserves the right to arrange for your *repatriation* to your *country of residence* and/or to move you to another hospital, including transfer to another country for continued suitable treatment

Precautions/Security directives

The insurance covers both private and public medical care. The initial medical contact must be made during the trip.

Documentation in the event of a claim

- Medical record or certificate from the treating physician at the *destination*, which states the diagnosis, treatment and the costs;
- Receipts for expenses you have incurred.

1.1.B Pregnancy and childbirth

The insurance covers 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.

1.1.C Treatment by psychologist or psychiatrist

Consultation with a psychologist or psychiatrist in your *country of residence* in cases where you have been admitted to hospital, or where you have been subject to rape, *assault*, robbery, or a traumatic experience in connection with *natural disasters*, *terrorism*, war or war-like states, *political unrest* or life-threatening *epidemic*. It is a condition that there is a prescription from your general practitioner or treating physician, or that the treatment is approved by Europæiske ERV.

Maximum cover

The maximum amount is DKK 15,000 per insured, per claim.

1.1.D Local travel costs

The insurance covers *reasonable and necessary* expenses for local travel costs in connection with medical care and/or treatment. If you travel by private car we will reimburse up to the limit of *the official travel allowance* per kilometre.

1.1.E Expenses for food and accommodation

The insurance covers *additional reasonable and necessary costs* for food and accommodation in case:

- You can be treated as an *outpatient* instead of an inpatient;
- Your stay is prolonged beyond your period of travel due to hospitalisation or unforeseen illness or injury, so that you have to await *return*, *repatriation* or catching up your *fixed itinerary*.

Maximum cover

The maximum amount is DKK 2,000 per day per insured.

1.1.F Compensation in the case of sick leave

In the case of a minimum of 30 days of full sick leave, the insurance covers compensation of DKK 2,000 per month up to a maximum of 6 months. The sick leave must be attested by medical record, payments of sickness benefit, etc.

1.1.G Emergency dental treatment

The insurance covers *reasonable and necessary costs* for *urgent* and pain-relieving *dental treatment* at the *destination* which is necessary due to acute toothache.

Precautions/Security directives

It is a requirement that the treating dentist is licensed in the country where you are treated. Treatment following your *return* is conditional on approval by Europæiske ERV's dentist.

Limitations/Exclusions

The insurance does not cover:

- a) Normal and routine dental care;
- b) Expenses incurred for the replacement, repair or changing of *dental prosthesis*;
- c) If prior to the trip your teeth were weakened by fillings, root canal treatment or disease in the teeth, the surrounding tissue or in the jaw, or if you have not followed a regime of regular dental care or have not completed treatment recommended by the *dentist* at Europæiske ERV is entitled to deny coverage, entirely or in part.

Documentation in the event of a claim

- Dental record or certificate from the treating dentist at the *destination*, in which treatment and expenditure are stated;
- Receipts for expenses you have incurred.

1.1. H Dental injury

In the event of a *bodily injury* damaging your teeth during your *business trip* the insurance covers *reasonable and necessary costs* for dental treatment.

Injuries arising from chewing and biting are covered at up to DKK 10,000 per insured per journey.

Precautions/Security directives

The dental treatment must be initiated while still abroad. However, finalizing treatment may be completed in your country of residence if necessary.

It is a requirement that the treating *dentist* is licensed in the country where you are treated.

This is a one-off expense. The insurance does not cover renewed treatment that may be related to the same claim.

In the *event* of dental treatment due to *bodily injury* where, according to the *dentist*, the treatment must be postponed; this can be approved if the treatment starts within 3 years and has been concluded within 5 years from the time of the accident. If the treatment must be postponed due to the age of the insured, this can be carried out up to the time you reach 25 years of age.

Limitations/Exclusions

The insurance does not cover:

- a) Normal and routine dental care;
- b) If prior to the trip your teeth were weakened by fillings, root canal treatment or disease in the teeth,

the surrounding tissue or in the jaw, or if you have not followed a regime of regular dental care or have not completed treatment recommended by the *dentist* at Europæiske ERV is entitled to deny coverage, entirely or in part.

Documentation in the event of a claim

Dental record or certificate from the treating dentist at the *destination* and/or your dentist in your *country of residence*, stating treatment and expenditure, if Europæiske ERV so requests.

1.1.I Physiotherapy and chiropractic treatment

It is required that the claim is covered under *emergency/unforeseen illness and injury*.

The insurance covers *reasonable and necessary costs* for treatment by a physiotherapist, chiropractor, occupational therapist, osteopath or acupuncturist without referral from a physician, if you have an urgent need for immediate pain relief during your trip.

Maximum amount

The maximum amount is DKK 10,000 per insured per trip.

Limitations/Exclusions

The insurance does not cover treatment when Europæiske ERV has made the assessment that treatment can wait until after your *return*.

Precautions/Security directives

It is a requirement that all treatments are carried out by a certified therapist within each form of treatment. Specifically for acupuncture, the treatment is only covered if it is carried out by a physician or other therapist comparable to one approved in the Registered of Alternative Therapist ("Registreret Alternativ Behandler", RAB) in Denmark.

Documentation in the event of a claim

- Medical record or certificate from the therapist at the *destination*, in which treatment and expenditure are stated.
- Receipts for expenses incurred by you.

1.1.J Medical malpractice

The insurance covers compensation for lasting disability directly resulting from documented medical malpractice when the treatment in question has been carried out by a qualified and licensed physician during admission to hospital or *outpatient* treatment.

It is a requirement that the claim is covered under "*Emergency/unforeseen illness and injury*" whereby a qualified and licensed physician at the destination carries out treatment that entitles you to compensation for *bodily injury* in

accordance with the principles in Chapters 3 and 4 of the Danish Law on Access to Complaints and Compensation in the Health Service in force at any given time.

The liability for *damages* is determined in accordance with the principles in Chapters 3 and 4 of the Danish Law on Access to Complaints and Compensation in the Health Service in force at any given time and the amount of compensation is calculated in accordance with the Danish Law on Liability for *Damages* in force at any given time.

The compensation constitutes the difference between the actual disability suffered as a result of the erroneous medical treatment and the disability which would have resulted anyway following proper medical treatment.

Maximum compensation

The maximum compensation is DKK 1,000,000 per insured per trip.

Limitations/Exclusions

The insurance does not cover:

- a) Erroneous treatment carried out by healthcare professionals other than a qualified and licensed physician;
- b) Lasting incapacity resulting directly or that can be expected from an illness or injury;
- c) Cases in which you have given your consent for treatment, despite warnings from Europæiske ERV that the treatment offered is not recognized as approved principles of treatment by Europæiske ERV.

Documentation in the event of a claim:

- All relevant patient records, x-rays and scans, as well as information on medical history;
- Medical certificate from the physician treating you at the *destination* which specifies your diagnosis and treatment plan.;
- Documentation relating to the erroneous medical treatment from the physician treating you in your *country of residence*.

1.2 General Precautions/Security directives

- a) Europæiske ERV or Europæiske ERV Alarm always has the right to *repatriate* you for treatment in your *country of residence* and/or transfer you to another hospital, if appropriate in another country, for suitable treatment.
- b) Europæiske ERV only approves treatment which takes place according to methods with document efficacy and which is approved by the public health authorities in the country where treatment is carried out. It is a condition that it must be highly likely that the treatment can substantially cure the illness or injury, or can substantially improve your state of health after the illness or injury.

- c) Treating physicians, specialists, dentists and other healthcare professionals must be licensed in the country in which they practise, have the expertise and be impartial.
- d) All treatment at the *destination* must be prescribed by a treating physician/dentist locally or by Europæiske ERV.
- e) The initial medical and dental contact must always take place on the *business trip*.
- f) Alcohol, narcotics, medication and other *intoxicants* should not be used in such a way that you expose yourself to the risk of injury.
- g) Medical contact and treatment must be attested by receipts, doctor's certificates or equivalent documents.
- h) If you do not follow the stated *Precautions/Security directives*, the compensation may be reduced or lapse entirely.

1.3 General limitations/Exclusions

The insurance does not cover:

- a) Injury and illness which, prior to the trip has displayed symptoms and / or has been diagnosed by a physician, physiotherapist or chiropractor, and is covered by sections a) to e) in "If you have, or have had, a medical condition";
- b) If you have not seen a physician or have refused or discontinued treatment for the condition, even though you should have known or suspected that the condition required treatment.;
- c) If further treatment has been abandoned or you have been refused treatment;
- d) If you have been signed up for, referred for or are on a waiting list for assessment/treatment;
- e) If you have neglected to turn up for a check-up within two (2) months prior to your date of departure and/or during the trip, you are given a check-up and treatment to keep an existing or chronic condition *stable* and well-regulated;
- f) 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.
- g) Spa or recreational treatments;
- h) Hospital treatment and admission when Europæiske ERV has made the assessment that the treatment can wait until you have returned to your *country of residence*;
- i) Scheduled surgery and treatments, other scheduled medical care and any complications thereof.

- i) Scheduled surgery and treatments and any complications thereof;
- j) Plastic surgery or cosmetic operations or the consequences thereof, unless it has been part of the treatment for a serious injury requiring urgent treatment and the treatment has been pre-approved by Europæiske ERV;
- k) Continued treatment and hospitalisation, if you refuse *repatriation*, when Europæiske ERV has decided that you should be repatriated;
- l) Costs arising because you have not followed the instructions of the treating physician or Europæiske ERV;
- m) In case of *substitution, replacement or repair of prosthetic devices*, spectacles, contact lenses, hearing aids or other functional aids;
- n) If you have been advised not to commence the trip by a physician.
- o) Expenses for treatment arranged by yourself which would not have incurred if Europæiske ERV had arranged for the treatment.

2. Crisis Setup

2.1 What the insurance covers

The insurance covers *reasonable and necessary* costs for professional crisis response counselling service.

2.1.A Crisis counselling for you as insured

The insurance covers you if you are admitted to hospital in connection with major *accidents*, have been subjected to rape, *assault*, robbery, or a traumatic experience in connection with *natural disasters*, *acts of terrorism*, war or war-like situations, *political unrest* or life-threatening *epidemics*.

Professional crisis counselling is made available by telephone during the *business trip*. In the case of major events, which involve several people, Europæiske ERV can put the emergency management set up into effect at the scene of the accident, if Europæiske ERV's medical advisor makes the assessment that the setup has to be put into effect. .

2.1.B Crisis counselling for relatives

The insurance covers your *close relatives*, if you are admitted to hospital in connection with major *accidents*, have been subjected to rape, *assault* or robbery, or a traumatic experience in connection with *natural disasters*, *acts of terrorism*, war or war-like situations, *political unrest* or life-threatening *epidemics*.

The insurance covers expenses for professional crisis counselling by telephone for your *close relatives*.

If Europæiske ERV assesses that face-to-face crisis intervention is required in connection with meeting you at the airport, etc., the insurance covers the *reasonable and necessary costs* for transport of your *close relatives* in their *country of residence*.

2.2 Limitations/Exclusions

The insurance does not cover:

- If you travel into an area after local authorities, the *Ministry of Foreign Affairs* or the health authorities in your *country of residence* have advised against all travel or has recommended immediate *return*;
- Crisis counselling following your *return* to your *country of residence*.

Europæiske ERV may be restricted in or prevented from rendering assistance in the affected area, depending on the nature of the incident/disaster.

2.3 Precautions/Security directives

Expenses for "Crisis therapy for insured parties" and "Crisis counselling for relatives" must be pre-approved by Europæiske ERV.

3. Repatriation

In order to be covered for “*Repatriation*” it is a requirement that the claim is covered under “*Emergency/Unforeseen illness and injury*”.

3.1 What the insurance covers

The insurance covers *additional reasonable and necessary costs* for:

- *Repatriation* to your place of residence or to a hospital in your *country of residence*.
Repatriation of the remains of the deceased, to an undertaker in the country of residence, including the costs of fulfilling any obligation required by law, e.g. embalming and zinc-lined coffin.
- Return of your ordinary luggage in the event you had to leave behind due to *repatriation*.

3.1.1 Maximum cover

The maximum amount is unlimited.

3.1.2 Limitations/Exclusions

Europæiske ERV’s medical advisor will assess, after contact with the treating physician, whether *repatriation* is medically necessary and safe. Based on the medical assessment of your condition Europæiske ERV will determine suitable means of transport.
Europæiske ERV, our assistance company’s physicians or our medical advisors have the right to request your *return* to your *country of residence* for continued medical treatment.

3.1.3 The insurance does not cover

- a) *Repatriation* by air ambulance if Europæiske ERV medical advisor assesses that transport can take place in another, medically safe manner;
- b) Transport arranged by you or others, if Europæiske ERV’s medical advisor assesses that this means of transport is not medically necessary and / or safe;
- c) *Repatriation* because of your worries about contamination risks.;
- d) Expenses for *repatriation* without prior approval from Europæiske ERV or expenses which would not have incurred if Europæiske ERV had arranged the transport.

3.1.4 Precautions/Security directives

Europæiske ERV is not liable for delays or restrictions in connection with the transport due to weather, mechanical problems, restrictions or constraints by the authorities or from the pilot or other circumstances beyond Europæiske ERV’s ability to influence.

3.1.5 Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for illness or injury from the treating physician or the hospital at the *destination*; information on diagnosis and treatment must be stated;
- Receipts for expenses incurred by you.

3.2 Funeral expenses at the destination

If you die the insurance covers *reasonable and necessary expenses* for cremation and / or burial at the location if your relatives so wish. The coverage is limited to the equivalent *reasonable and necessary cost* of returning your body to your *country of residence*.

3.2.1 Limitations/Exclusions

it is a requirement that the cause of death is covered under “*Emergency/Unforeseen illness and injury*”.

3.2.2 Documentation in the event of a claim

- Medical certificate, copy of medical record or other documentation for illness or injury from the treating physician or the hospital at the *destination*; information on diagnosis and treatment must be stated;
- Death certificate;
- Receipts for expenses incurred.

4. Escorting and summoning

In order to be covered it is a requirement that the claim is covered under *Emergency/unforeseen illness and injury* or *Repatriation*.

4.1 Escort

4.1.1 What the insurance covers

The insurance covers up to three persons either to be summoned or as an escort of your own choice who can accompany you in case:

- You are hospitalized due to *Emergency/unforeseen illness or injury*;
- You are affected by life-threatening illness/injury;
- Of your death;
- You have to be *repatriated*;
- You cannot follow the original *fixed itinerary*.

The insurance covers *reasonable and necessary additional costs* for:

- Transport up to the same standard as you, however not by air ambulance;
- *Homebound travel* of the person(s) escorting you to the latter's *country of residence* up to the standard of economy class when you have arrived at your residence or at the hospital in your *country of residence*;
- Accommodation, meals and local transport up to a daily limit of DKK 2,000 per escorting person
- Issuing or extension of visa for the escorting person(s).

4.2 Summoning

4.2.1 What the insurance covers

The insurance covers up to three persons either to be summoned or as an escort of your own choice in case:

- You are hospitalised for at least 3 days due to *Emergency/unforeseen illness or injury*;
- You are admitted due to a life-threatening illness or have been the subject of a life-threatening injury;
- Of your death.

The insurance covers *reasonable and necessary additional costs* for:

- Outbound and homebound transport from the summoned person's place of residence out to your *destination*; if travel takes place by private car we will compensate up to the limit of the *official travel allowance* per kilometre.
- Accommodation, meals and local transport up to a daily limit of DKK 2,000 per escorting person(s).
- Expenditure on issuing or extension of visa for the summoned person(s).
- Travel insurance during the period of summoning.

4.3 Maximum compensation

The maximum compensation is unlimited unless otherwise specifically stated above.

4.4 Limitations/Exclusions

The insurance does not cover:

- a) Summoning if you are repatriated within 24 hours from the summoned person's departure from his/her place of residence;
- b) Summoning after you have been discharged from hospital;
- c) When, in the case of *repatriation*, you have arrived at your place of residence or to the treatment site in your *country of residence*.

4.5 Precautions/Security directives

Expenses for escort and summoning must be pre-approved by Europæiske ERV.

4.6 Documentation in the event of a claim

- Doctor's certificate, copy of medical record or other documentation of illness or injury; information on diagnosis and treatment must be stated;
- Copy of original itinerary;
- Receipts for expenses incurred by you.

5. Personal liability and legal expenses coverage

5.1 Private liability

5.1.1 What the insurance covers

The insurance covers the situation when you as a private individual become liable for compensation to a third party for personal injuries or damage to property under the statutory provisions on non-contractual liability in the country where the incident has occurred. The incident must have been caused by you during a *business trip*.

The insurance covers:

- a) Reasonable and customary costs incurred when determining liability and the extent of compensation.
- b) Amounts you become liable for, according to the applicable and statutory provisions on non-contractual liability, of the country where the incident/accident occurred;
- c) Damage to rented accommodation/hotel room and contents.

Expenses are paid upon approval and in consultation with Europæiske ERV.

Europæiske ERV's undertakings:

In case you may be held liable to pay compensation for damages under this cover, Europæiske ERV has the right and obligation, on your behalf, to:

- Investigate whether you according to the legislation on your *destination* are liable for damages;
- Negotiate with the party claiming damages;
- Plead your case in court or arbitration proceedings.

You cannot with binding effect for Europæiske ERV, wholly or partially, acknowledge liability in respect of the loss, *damage* or injury caused.

5.1.2 Maximum compensation

Personal injury: DKK 10,000,000 per insured, per claim;
Damage to property: DKK 10,000,000 per insured, per claim;

Regardless of whether one and the same claim event causes both personal injury and property damage, the maximum amount of compensation is DKK 15,000,000 per claim. If several injuries or damages occur at the same time this is considered to be one claim event if these have been caused by the same incident or event.

The maximum amount for which Europæiske ERV can be liable to pay compensation for one claim event is DKK 18.000.000 totally if several insured by the same policyholder including group and affiliated companies are liable to pay damages and even though the event is covered by one or more policies taken out with Europæiske ERV by the same policyholder or group.

If you are liable to pay damages for injury to a person domiciled in Denmark, the amount of compensation that will be paid from this insurance will be limited to a reasonable compensation for such personal injury in accordance with Danish law.

5.1.3 Limitations/Exclusions

The liability cover does not apply to:

- a) Claims arising out of incidental contracts (with the exception of section 14.1.1.c regarding rented accommodation/hotel room and contents);
- b) Claims arising in connection with your occupation or work;
- c) Pure economic loss, i.e. a loss occurred that have no connection to personal injury or damage to property;
- d) Loss, damage or injury for which you have assumed liability, which is over and above the statutory provisions governing non-contractual liability;
- e) Damage/injury that you have inflicted on a *close relative*;
- f) Loss of or damage to property that you have rented, leased, borrowed, manufactured, processed, repaired, stored or have temporarily had in your possession (with the exception of section 14.1.1.c on rented accommodation/hotel room and contents);
- g) Loss, damage or injury resulting from wear and tear, gross negligence or a deliberate malicious action;
- h) Loss, damage or injury caused by self-inflicted exposure to drugs or other intoxicants and self-inflicted intoxication from alcohol;
- i) Loss, damage or injury caused by animals;
- j) Claims arising as a consequence of you having transmitted disease to another person by infection or in a similar way;
- k) Loss or damage for which you may be held liable as the owner of property, or apartment, or as the owner of leasehold rights;
- l) Liability for damage caused while using motor vehicles, caravans, trailers or aircraft, paragliders, hang-gliders or other similar craft. The exclusion does not, however, apply to electric wheelchairs;
- m) Liability for damage caused while using marine craft more than 3 metres in length with sail or engine or marine craft less than 3 metres in length with engine power exceeding 3HP.
- n) Damages occurring in connection with you having wilfully committed a criminal act;
- o) Fines or similar demands imposed on you;
- p) *Random accidents*;
- q) Nuclear damage;
- r) Damage which is directly or indirectly due to, or the course of which is related to, war, war-like events, civil war or revolution;
- s) Expenses incurred because a ship or aircraft was required to alter its travel route due to your state of health;
- t) Damage you have caused to another person covered by this insurance.
- u) Costs and /or liability arising as a result of you not following the regulations of the airline.

5.1.4 Precautions/Security directives

Claims for which Europæiske ERV may be liable to pay compensation must be reported to Europæiske ERV without delay.

5.1.5 Obligation to provide information

You have an obligation to submit to Europæiske ERV, without delay, relevant documents and other information that may be significant for the assessment of a claim. If you deliberately withhold or conceal any information which is of significance for the assessment of the claim, the insurance will cease to apply.

5.1.6 Obligation to take appropriate measures

You have a duty, to the best of your ability, to avert imminent damages or to endeavour to limit damages which have already occurred.

This means, amongst other things, that:

- You have an obligation to limit the effects of the incident that may entail liability to pay damages.
- You have a duty to cooperate to ensure that any right of recourse against a third party is preserved.

If you fail to comply with these provisions, this may entail a partial or total reduction in the amount of compensation.

5.1.7 Summons and legal counsel

If you are summoned to appear before a court or are advised that such summons is forthcoming, this must be reported to Europæiske ERV immediately. If you fail to comply with these obligations, a court order regarding liability to pay compensation cannot be referred to Europæiske ERV, nor will litigation or arbitration court costs be compensated.

5.1.8 Settlement out of court

If Europæiske ERV so wishes, you are obliged to cooperate in negotiations to reach an out-of-court settlement with the injured party. If Europæiske ERV has declared a preparedness to accept settlement out of court with the party demanding damages, Europæiske ERV shall be discharged from any obligation to meet any subsequent expenses or claims or from obligations to carry out a further investigation.

If you, without Europæiske ERV's prior consent, assume liability for damages, endorse claims for compensation, or pay compensation, Europæiske ERV is free of all obligations.

5.1.9 Penalty interest

Europæiske ERV will not pay any interest incurred because of delay by you to meet your obligation under the provisions of these insurance terms and conditions.

5.2 Legal expenses

5.2.1 What the insurance covers

The insurance applies to specific and ongoing legal disputes arising during your trip abroad which could be brought before a county court, or equivalent court

/ panel or which, after trial in such a court, can be tried by the courts of appeal of the Danish Supreme Court or equivalent court(s) abroad.

The insurance covers *reasonable and necessary costs* for:

- a) Your own and a counterparty's legal fees which you may be instructed to pay after dispute has been tried at one of the courts stated above.
- b) Legal costs that are incurred in the event of a settlement during legal proceedings, which you have undertaken to pay the opposite party, on the condition that it is evident that the court would have instructed you to pay legal costs amounting to a greater sum if the dispute had been tried.
- c) Expert reports.
- d) Unilaterally obtained specialist reports.
- e) Legal costs in disputes - both your own costs and such costs you may be instructed to pay after the dispute has been tried at one of the courts stated above).
- f) Travel expenses as a result of being summoned as a witness or for testimonial in a foreign court, if personal appearance is required.
- g) Costs of legal representation up to DKK 25,000 in connection with charges/indictments for a criminal offence. The expenses are covered up to an including the decision of the matter at a court of first instance. If you are found guilty of the offence by the court of first instance, the costs of legal representation are considered an interest-free loan, which is to be repaid to Europæiske ERV on demand.

5.2.2 Maximum compensation

The maximum sum insured per person, per trip is stated in the policy.

There is an excess of 10 % of total claim costs, subject, however, to a minimum of 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, the excess applies to every instance.

5.2.3 Choice of representative

It is a requirement that you engage an appropriate legal representative taking into consideration your place of residence, the location where the dispute will be tried as well as nature and extend of the dispute. Any choice of foreign legal representative must be approved by Europæiske ERV. Assessment is made based on the nature of the lawsuit and the *procedural risk*.

5.2.4 Limitations/Exclusions

The insurance does not cover:

- a) Civil-law disputes between you and the travel agency, trip organiser, transport provider or Europæiske ERV;
- b) Legal disputes which are directly or indirectly related to the execution of your profession, including work placements matters;
- c) Family and inheritance matters;
- d) Criminal cases (with the exception of section 14.2.1.g);

- e) Damage for which you may be held liable as the owner, user or driver of motor vehicles, caravans, trailers, aircraft, paragliders, hang-gliders or similar craft;
- e) Actual compensation, fines or fine-like demands.

5.2.5 Documentation in the event of a claim:

- Notification to Europæiske ERV, submitted by you or your attorney, as soon as the attorney has taken on the case, and before further steps are taken;
- Indication of and information on the counterparty;
- Allegation(s) made in the case;
- Brief presentation of the case specifying the allegations on which the case can be supported.
- Information on planned procedural steps of a cost-demanding nature, or which exceptionally may have been initiated, including specification of the *procedural risk*;
- Any further information relevant to the case.

5.3 Bond/bail

Optional cover. Applies only if stated in the insurance policy.

5.3.1 What the insurance covers

The insurance covers if you are detained by public authorities:

- a) Bond/bail. For the purposes of this policy the term "issuing of bond/bail" shall be taken to mean payment which can permanently or temporarily secure your release or your possessions from detention/seizure effected by public authorities. The bond/bail is provided as an interest-free loan which shall be repaid to Europæiske ERV immediately upon release of the amount deposited as bond/bail,
- b) Travelling expenses for a person chosen by you, maximum on economy class, to your *destination* and *return journey* to his/her residence if you are detained by public authorities for more than 48 hours.

5.3.2 Maximum Compensation

The sum insured per person, per trip is stated in the insurance policy. If travelling takes place by private car we will compensate up to the limit of the *official travel allowance* per kilometre to the extent that this does not exceed the expenses Europæiske ERV would have incurred if Europæiske ERV had made the transport/travel arrangements.

5.3.3 Limitations/Exclusions

The insurance does not cover:

- a) Legal problems between you or the *policyholder* and the travel agency, trip organiser or transport provider.
- b) Legal problems in connection with contractual, professional or employment matters;
- c) Legal problems in connection with family law and law on inheritance.
- d) Legal problems between you and Europæiske ERV;
- e) Cases which have not arisen during the trip.

- f) Litigation concerning liability for use of motor vehicles, vessels or other means of conveyance;
- g) Actual indemnity, fines or damage-like demands.
- h) 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.

5.3.4 4 Documentation in the event of a claim

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

- Give Europæiske ERV all information which can shed light on the case;
- Complete a claims form;
- Supply relevant documentation, including a written presentation of the case.

6. Luggage delay

Additional coverage and applies only if stated in your insurance policy.

6.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for replacement purchases as for example clothing and toiletries if your checked-in luggage is delayed and does not arrive at your *destination* at the same time as you do.

6.2 Maximum compensation

- Outbound trip: the sum insured per person, per claim is stated in the insurance policy;
- Homebound trip: up to DKK 2,000 per person for *reasonable and necessary additional costs* for clothing and toiletries;

6.3 Precautions/Security directives

The replacement purchases must be made during the actual travel, in direct connection to the delay and before the luggage is returned to you. Ample transfer time should be allowed for change of flight or other change of means of transport. The transfer time should not be less than *minimum connection time*. A shorter transfer time may result in the compensation being reduced or denied.

6.4 Limitations/Exclusions

The insurance does not cover:

- a) For costs that you are entitled to get from the transport company, the carrier or the trip organizer or from other sources, either by law, by statute, by convention or by claim for damages.
- b) When delay is due to bankruptcy or intervention by authorities;
- c) If the luggage delay is due to a strike;
- d) Transport expenses incurred when collecting your luggage or making purchases.

6.5 Documentation in the event of a claim

- PI.R. (Property Irregularity Report) from the airline;
- Receipts for your replacement purchases
- Itinerary

7. Luggage cover

Additional coverage and applies only if stated in your insurance policy.

7.1 What the insurance covers

- The insurance covers theft, *damage* and loss of your luggage. The *damage* must be due to sudden and unforeseen events.
- The insurance also covers *damage* to and loss and luggage which you have to leave behind as a result of evacuation covered according to section 13.1.

7.1.1 The insurance covers the following objects::

Professional and personal possessions for use during the *business trip*, which you take with you or buy on the *business trip*, including rented or borrowed objects, as well as gifts.

7.1.2 Cash, credit cards, travel documents and keys

- Cash is covered up to DKK 5,000 per person per claim, unless otherwise stated in the insurance policy.
- *Travel documents* are covered up to DKK 30,000 per person, per claim.

The insurance also covers verified *reasonable and necessary additional costs* which are directly related to a covered claim, for example expenses for:

- Cancelling debit cards or credit cards, or travel expenses incurred in connection with submitting a police report or similar, up to a total of DKK 5,000 per person per claim;
- New keys for a private vehicle and/or new keys and/or new locks in a private residence, up to DKK 10,000 DKK per person per claim. The insurance covers new locks, if documents or objects that can identify the home are lost together with the keys. The locks must be changed within a week of the incident.

7.2 Valuation and payment of compensation

The insurance covers the direct financial loss corresponding to the replacement price which applied prior to the insurance incident. This means the amount of compensation can be affected by the age, wear and tear, usefulness and modernity of the item.

The following are, for example, not considered to be direct financial loss:

- Sentimental value;
- Loss of earnings;
- Value of the work you yourself have invested in the production of photographs, films, recordings, computer programs, models and similar items, or the value of your own work and efforts in connection with a claim;
- Losses that may arise from the use of debit cards/credit cards, telephone/SIM cards or similar, cheques and use of accounts, irrespective of whether this can be deemed to have taken place lawfully or unlawfully.

In the specific situation Europæiske ERV's decides whether the form of compensation is cash payment or a new, a used or a repaired object. Europæiske ERV may also decide how any purchase or repair shall take place.

In case of *damage* to objects, these must not be thrown out without permission from Europæiske ERV, or until the claim has been settled. The objects must be submitted, on demand, to Europæiske ERV.

When compensation is paid for objects they become the property of Europæiske ERV. If replaced objects are recovered, you must contact and return the refunded object to Europæiske ERV or refund the amount of compensation that was received.

7.2.1 VALUATION TABLE

Deduction for age, calculated from the purchase date in % of the new price.

A single object is covered up to a maximum of 50 % of the sum insured.

Possession	1 year	2 years	3 years	4 years	5 years
Glasses	0 %	0 %	20 %	40 %	50 %
Bicycles	0 %	0 %	30 %	40 %	50 %
Tools, electronic instruments and measuring devices	0 %	20 %	30 %	40 %	50 %
Mobile phones/ Laptops/computers/tablets/GPS / accessories	0 %	30 %	50 %	60 %	80 %
Videos/video cameras -Cameras/accessories -Radios/ TVs/stereo systems	0 %	30 %	50 %	60 %	80 %
Clothes and similar items	0 %	0 %	20 %	40 %	50 %
Watches < DKK 5 000	0 %	0 %	20 %	40 %	50 %
Watches > DKK 5 000	Valued at market value				
Leather jackets/Furs over DKK 10,000	Valued at market value				
Gold/jewellery	Valued at market value, however up to max. 50 % of the sum insured				
Books/antiques	Valued at market value				
Photographs/videos/tapes/similar digital recordings/ manuscripts, drawings, etc.	Compensation is paid for the replacement cost of the raw materials				
Make-up/toiletries	Compensation of 50 % is paid if the packaging has been opened				

7.3 Maximum compensation

The sum insured per person, per claim is stated in the insurance policy, unlimited unless otherwise stated above.

7.4 Limitations/Exclusions

The insurance does not cover:

- a) Goods intended for sale or processing, sample collections, samples of merchandise, advertising gifts and articles, or similar;
- b) Stamps, coins and bank notes of value to collectors, manuscripts, drawings or valuable documents;
- c) Animals;
- d) Objects sent separately are not covered during transport or before they are collected by you;
- e) Motor vehicles, caravans, trailers, aircraft, parachutes, hang-gliders, yachts and motor boats or other similar conveyances. The insurance does not apply to parts or accessories for the above-mentioned vehicles and water crafts.

Compensation is not payable for:

- f) Superficial *damage*, such as scratches or similar *damage* that do not reduce the value of utility;
- g) Objects, money, *travel documents* and documents of value which are left behind, lost or mislaid, are handed over for transport or check-in or entrusted to the care of others, who are not under your supervision and control;
- h) Burglary, where there is no visible sign of forced entry;
- i) *Theft-prone property* and high value items left behind in a motor vehicle parked overnight (overnight parking comprises the hours between 22:00 and 06:00);
- j) *Damage, erroneous exchange* or loss of luggage during transport, claimed for without original P.I.R (Property Irregularity Report) issued by airline or handling company at the airport at the *destination* (can be collected for up to 7 days after return);
- k) Expenses that can be reimbursed by another party under law, other provisions, conventions, insurance or compensation claims;
- l) Property belonging to the *policyholder* is covered by this insurance only if compensation cannot be obtained through other insurance or contract

7.5 Precautions/Security directives

In order to qualify for full compensation, you must handle your property with due care so that theft and *damage* can be prevented as far as possible, and you must be able to document your claims with receipts/documents demonstrating the value of the lost/*damaged* items. It is important to note that *theft-prone property*, delicate or *particularly valuable* requires special supervision.

Requirements concerning standards of care also mean that:

- Means of transportation or temporary residence should not be left unlocked, or with open windows. Temporary residence includes e.g. apartment, hotel room, passenger cabin, or similar.
- Money, *travel documents* and *theft-prone property* must be locked in a safe deposit box, suitcase, cabinet, drawer, or similar, when you leave your temporary residence;
- *Theft-prone property* must not be left unattended or kept in luggage that is checked in without being under your immediate control and supervision;
- *Particularly valuable property* must, wherever possible, be carried in hand luggage or be checked in separately subject to special precautions;
- Bottles or other liquid containers, except for cosmetics and toiletries, must not be placed in checked-in luggage;

Failure to meet these requirements to exercise standards of care may result in reduced or no compensation. The amount by which the compensation is reduced depends on the circumstances, amongst other things the degree of negligence and its significance to the claim and the value of the item of property.

7.6 Documentation in the event of a claim

- Police report from local authorities in the event of theft or loss;
- P.I.R. (Property Irregularity Report) from the airline, if your luggage has been swapped, *damaged* or lost while it was in the airline's custody; receipts, warranties or similar documenting the age and value of the property.
- Copy of your itinerary.

8. Security Package

Additional coverage and applies only if stated in your insurance policy.

8.1 Evacuation

8.1.1 When does the insurance cover?

The insurance covers evacuation, which means when the authorities issue a decree or order that people must leave an entire area in the event of war, natural disasters or other life-threatening circumstances, and that urgent action is required to get to safety. Thus, it is only an evacuation when the Ministry of Foreign Affairs in your home country or other national or local authority at the destination in the affected area, confirms that evacuation is required.

8.1.2 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for:

- Transportation to *nearest safe place or your country of residence* in the event that the *Ministry of Foreign Affairs* or other national or foreign authority initiates an evacuation of the area where you are currently staying because of *natural disaster, acts of terrorism*, outbreak of war or war-like situation, *political unrest* or imminent danger of life-threatening *epidemics*;
- In case of an act of *terrorism*, the insurance covers transport, maximum on economy class, if you are affected by an act of *terrorism* within a radius of 50 kilometers from your *destination*. It is a condition for coverage that the disruption of the journey takes place within 48 hours after the act of *terrorism*.
- *Additional costs* up to DKK 2,000 per insured per day for hotel accommodation, meals and local transport in connection with evacuation to your *country of residence* or to the nearest temporary safe place from the time an incident as described above makes *return trip* impossible and until *return* becomes possible again;
- Replacement purchases of clothing and toiletries are covered up to DKK 6,000 per person per trip, if you are evacuated without your luggage.

8.1.3 Maximum compensation

The insurance covers *reasonable and necessary costs*.

8.1.4 Limitations/Exclusions

The insurance does not cover:

- If it is not considered an evacuation as per definition in section 13.1.1.
- If you travel to or within areas where the local authorities/ the *Ministry of Foreign Affairs* in your *country of residence* or Health protection agency have issued a travel warning or have recommended that you leave the area/*return home*;
- If, in connection with danger of life-threatening *epidemics*, there is a known vaccine against the disease;
- In *active participation in war*, riots, demonstrations or similar;
- If you travel into an area which prior to your trip appears on the Europæiske ERV war and risk list as a

war zone; Europæiske ERV's war zone list can be found under Travel Safety at erv.dk/risikoomraader.

- Expenses covered by travel agent, carrier and public authorities.
- Evacuation based on your concern or fear alone.
- Expenses for evacuation which Europæiske ERV would not have incurred if Europæiske ERV had been responsible for the evacuation.

8.1.5 Precautions/Security directives

Transport must take place at the first given opportunity. Europæiske ERV's possibility to send in assistance may in some cases be limited in areas which are affected by *natural disaster, acts of terrorism*, war or war-like states, *political unrest* and life-threatening *epidemics*.

Compensation is provided for additional expenses. This means for example, that you must have a pre-paid return ticket and/or pre-paid hotel- or other accommodation reservation, which can not be used or refunded. Expenses for evacuation need pre-approval by Europæiske ERV.

8.1.6 Documentation in the event of a claim

- Documentation for the incident that resulted in the evacuation.
- Travel documentation or other documentation showing the duration and the purpose of the trip.
- Documentation for pre-paid expenses.
- Documentation for reimbursement of pre-paid expenses (e.g. flight taxes or fees).
- Original receipts for expenses paid by you.

8.2 Extended stay due to detention

8.2.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* for *return trip*, accommodation and meals, if you by the authorities are forced to extend your *business trip* and are unable to *return* due to:

- *Natural disaster*
- Quarantine in *epidemics*;
- *Acts of terrorism*;
- Outbreaks of war or war-like states;
- *Political unrest*.

8.2.2 Maximum cover

DKK 50,000 per insured per trip.

8.2.3 Limitations/Exclusions

It is a requirement that the expenses are pre-approved by Europæiske ERV.

8.2.4 Documentation in the event of a claim

- All information and documents which can shed light on the case;
- Receipts for expenses incurred by you.

8.3 Closed by order of public authority

8.3.1 What the insurance covers

The insurance covers *reasonable and necessary additional costs* if you, during a *business trip*, do not have access to your private belongings because your temporary place of residence has been sealed off by the authorities. The sealing-off may be a consequence for example of fire, *acts of terrorism* or equivalent serious incident.

8.3.2 Maximum cover

The insurance covers up to DKK 6,000 per person per trip for example for clothing, toiletries or other expenditure necessary for the purposes of the *business trip*.

8.3.3 Limitations/Exclusions

The sealing-off must last for a minimum of 3 hours and must be verifiable by confirmation from an authority sealing off or lawful representative of the place of temporary residence.

8.3.4 Documentation in the event of a claim

- Receipts for expenses incurred by you. Police notification or documentation from another public authority.
- Proof of travel or other documentation for the *destination*, duration and purpose of the trip.

8.4 Search and rescue

The insurance covers *reasonable and necessary costs* for police, civilian or military search and/or rescue, if you have been reported missing to the police or other public authority for at least 24 hours, have been seen alive within the last 5 days, and your temporary place of residence has been confirmed.

Costs are covered in the event that the local authorities demand payment or guarantee of payment before search or rescue operation is carried out.

Compensation is paid for search and rescue for up to 14 days after you have been reported missing and within a radius of 50 kilometres from the place where you were last seen.

8.4.1 Maximum compensation

The maximum amount is DKK 250,000 per insured per claim or up to DKK 500,000 per claim. If several persons are searched for as a group, the search expenses will be distributed equally between the number of persons insured by Europæiske ERV. Necessary expenses under this cover means expenses for professional assistance, including divers, police, searching with dogs, helicopters or similar.

8.4.2 Limitations/Exclusions

The insurance does not cover:

- a) Search and rescue in connection with *kidnapping* or *hijacking*.
- b) Expenses covered by public authorities;
- c) Expenses Europæiske ERV would not have had if Europæiske ERV had arranged for the search and rescue.
- d) Charges to organisations/authorities which normally work on voluntary basis/free of charge on search and rescue operations.

8.4.3 Precautions/ Security directives

- Expenses for search and rescue must be pre-approved by Europæiske ERV.
- Expenses for transport and hotels for family members are covered only if their participation is necessary and contributes to search, rescue or recovery. Europæiske ERV assesses whether the participation is necessary.
- It is not regarded as a search if you have neglected to inform family members of your whereabouts and location, and your family wishes to get in contact with you, regardless of the reason for the wish for contact.
- Europæiske ERV cooperates with the *Ministry of Foreign Affairs* and its international network, when deemed appropriate for the operation.

8.4.4 Documentation in the event of a claim

- Police report or equivalent documentation from an authority;
- Itinerary or other documentation of temporary residence;
- All information and documents which can shed light on the case;
- Receipts for expenses incurred.

8.5 Hostage compensation

8.5.1 What the insurance covers

The insurance provides cover in the event that you are *kidnapped* or subjected to *hijacking* during a *business trip*.

A Insured

- Daily compensation of DKK 2,500, up to DKK 250,000 per insured;
- Psychological debriefing and counselling following release at up to a total of DKK 50,000.

B Policyholder

- Expenses for advice and negotiation up to DKK 50,000;
- Transport expenses for one replacement person up to DKK 50,000;
- Salary compensation for the employee in the period of detention as well as a month extra up to DKK 250,000.

C Spouse, cohabiting partner, children, siblings and parents

- Regular updates from Europæiske ERV and professional

crisis counselling by phone up to DKK 50,000;

- Cover for transport, temporary stay, meals and loss of income at up to DKK 50,000 for travelling out to the country/area where you are being detained. This cover applies only in case you have been detained for at least 48 hours

8.5.2 Maximum compensation

The maximum compensation is DKK 750,000 per claim event.

8.5.3 Repatriation and extension of the insurance

Necessary extra expenses for repatriation of the insured to the country of residence (including air ambulance if necessary), if the Europæiske ERV's alarm center and its doctors deem repatriation necessary, and that the transport is arranged in accordance with the agreement with Europæiske ERV.

Extension of the insurance period, in cases where the insurance period expires while the insured is being held hostage. The extension takes effect at the end of the current insurance period and lasts until the insured has returned to the country of residence - however, a maximum of 14 days after the insured has been released.

8.5.4 Limitations/Exclusions

The insurance does not cover ransom.

8.5.5 Precautions/Security directives

When the *kidnapping* is confirmed Europæiske ERV or our alarm centre must be notified as quickly as possible. Travel by family members to the *destination* must be approved by Europæiske ERV or our alarm centre. If the *policyholder* does not follow the *Security directives*, the compensation may be reduced or denied.

8.5.6 Documentation in the event of a claim

Original documentation of expenses incurred.

9. Cancellation

Additional coverage and applies only if stated in your insurance policy.

9.1 When the insurance applies

The insurance applies from the time of booking of the *trip/event*, but never prior to when this optional cover for cancellation was taken out.

The cover ceases when the *trip* or the *event* has started. The *trip* has started when you have passed security control at the airport or boarded the bus, train or ferry. When you are travelling by own car, the *trip* has started from you cross the border of your *country of residence*. For insurance of accommodation costs only, the *trip* has started when you have completed check in at the place of accommodation. The *event* has started when you have passed ticket inspection.

9.2 What the insurance covers

The insurance covers *trips/events* bought on the *policyholder's* account and where the intended *trip* is a *business trip*.

The insurance covers your share of the cancellation costs which may be charged according to rules on cancellation of the provider(s) of the *trip* or *event*, if you are prevented from going on a *trip*/attending an *event* or if the purpose of the *trip* cannot be fulfilled due to:

- a) *Emergency/unforeseen illness* and accident or death affecting you, a *close relative*, a *close colleague* or someone you were to visit;
- b) Unexpected illness or complications for the mother and/or the unborn child arising out of pregnancy or birth, if the conditions for coverage are otherwise fulfilled.
- c) Unofficial walk-outs by employees in your own company within 2 weeks prior to departure;
- d) Fire, flood, burglary or storm *damage* in or to your private home or your own company within 2 weeks prior to your departure;
- e) Fraudulent activity in your own company or the company in which you are employed, within 2 weeks prior to departure, if your immediate presence is necessary;
- f) If you, on medical grounds, are unable to get a vaccination that is being introduced during the period of insurance and which is a requirement for travel to the country you are to travel to.
- g) If you are pregnant and cannot get a vaccine due to the risk it poses to the health of the foetus. It is a condition that you were not pregnant when you purchased the *trip*.
- h) The *Ministry of Foreign Affairs* is advising against all travel to the *destination*.

9.3 Maximum compensation

The maximum compensation per person, per trip is stated in the insurance policy.

9.4 Limitations/Exclusions

You will not receive compensation:

- a) If the cause of cancellation was known when you booked the *trip/event*.
- b) If compensation can be claimed from another party under the travel terms, statutory provisions, conventions or travel guarantee;
- c) If compensation has been paid from other insurance;
- d) For airport taxes, if these are refundable by the travel agency/airline;
- e) For *trips* or *events* cancelled by the organiser;
- f) For expenses related to doctors' certificates, medical records, etc.
- g) If the reason for the cancellation is due to a pre-existing medical condition that has displayed symptoms and/or has been treated less than two months prior to the time of purchase of the insurance.
- h) If the reason for the cancellation is pregnancy or birth from the 37th week of pregnancy (37+0).
- i) If your physician has advised against booking the *trip/event* at the time of booking thereof;
- j) In the event of bankruptcy or intervention by authorities;
- k) If the reason for the cancellation is that actions essential for the *trip/event* have not been taken, e.g. passport, visa, vaccinations or similar.
- l) In the case of events broken out or for which notice has been given prior to the insurance being taken out.

9.5 Documentation in the event of a claim

- Proof of travel, airline tickets, event tickets or other documentation of the price and purpose of the *trip/event*;
- In the case of death, *unforeseen illness* or *injury* or pregnancy: not later than the scheduled day of departure, the treating physician must fill in a doctor's certificate which states a diagnosis and when the symptoms of the illness or injury arose.
- Unofficial walk-outs by employees: Documentary proof of such a walk-out.
- Fire, flood etc.: police report or claim report.

General terms

The insurance does not cover costs which – irrespective of the insured’s state of mind or sanity – relate to, are caused by or have arisen as a direct or indirect consequence of:

- a) A criminal offence committed by the insured or the latter’s beneficiary under a will or legitimate heir;
- b) Wilful or grossly negligent actions or omissions on the part of the insured;
- c) Illnesses and ailments which have arisen prior to entry into effect of the insurance, and any consequences of such illnesses and medical conditions;
- d) Dental conditions which have not arisen acutely on a trip, and where dental treatment is not temporary and pain-relieving and can await the insured’s return;
- e) *Medical travel*
- f) Any form of fertility treatment, including hormone treatment, insemination or other related treatment;
- g) Cosmetic surgery and treatment unless in case surgery/treatment is medically necessary and is approved by Europæiske ERV;
- h) Obesity and/or diabetes surgeries;
- i) Contraception, including sterilisation and treatment of sexual dysfunction;
- j) Any kind of experimental care, treatment by herbalists or homoeopaths and with herbal and homoeopathic medication other alternative forms of treatment and care not forming part of the medical or surgical treatment;
- k) Treatment performed by the insured himself or herself, the spouse, parents or children of the insured, or a company belonging to one of the parties mentioned;
- l) Expenses due to illness in case of *epidemics* taken under public care;
- m) The insured opposing or failing to follow instructions issued by Europæiske ERV’s medical adviser and/or the treating physician;

- o) The insured not wishing to accept medical transport or *repatriation*;
- p) Abuse of alcohol, narcotics or medication, involvement in fights, self-inflicted effects of narcotics or other *intoxicants*;
- q) Self-inflicted *bodily injury*, suicide and attempted suicide;
- r) Injuries which have directly or indirectly arisen as a consequence of active *participation in war*, invasion, hostile attack, civil unrest, civil war, *acts of terrorism*, riots, revolution, rebellion, military or other takeover of power, military states of emergency and military operations on land, on water and in the air (irrespective of whether war is declared or not);
- s) Injuries occurring in countries or areas listed on Europæiske ERV’s *war zone list*;
- t) Indirect losses;
- u) Strikes, lock-outs, arrest, confiscation or other measures taken by public authorities unless otherwise

stated under the individual cover;

- v) Atomic nuclei reactions or radioactive fallout, release of atomic energy or radioactive forces or radiation from radioactive fuel or waste as well as employees at nuclear facilities/power plants while carrying out their work assignment
- w) In cases where the insured opposes or does not follow instructions issued by Europæiske ERV;
- x) *Motor racing*;
- y) *Extreme sports, mountaineering or rock-climbing*;
- aa) *Professional sport* and training for the same
- bb) Participation in *scientific expeditions*;
- cc) Injuries that were to be anticipated prior to departure; Injuries sustained during a flight unless the insured is a passenger on board a nationally registered aircraft; Being a passenger means the insured not having or not performing a function or task connected with the flight.

In addition, the insurance does not provide cover where the activity is in direct contravention of applicable specific or general trade restrictions, including economic or financial restrictions and additional sanctions or embargoes imposed by the EU, the United States or Denmark unless the aforementioned measures are adopted in contravention of applicable EU legislation or Danish rules of law.

Furthermore, international sanctions may create obstacles for the insurance provider regarding delivery of the insurance services, including but not limited to, reimbursement of expenses the claimant, and providing assistance may be hindered or become impossible. The insurance provider or any of its partners will in those situations offer the best suitable solution for the parties, taking the circumstances into consideration.

The insurance contract

The insurance cover is subject to the insurance policy, these insurance terms and conditions and the currently applicable Danish Insurance Contracts Act to the extent that the provisions of the Act have not been deviated from.

The scope and cover of the insurance and the premium amounts are stated in the insurance policy. In the event of discrepancies between these insurance terms and conditions and the insurance policy, the policy will take precedence over the insurance terms and conditions.

Premium

The premium is in principle based on the selected cover and number of insured on the policy. The company has the responsibility to inform the correct number of employees, and if failing to do so, ERV may limit or reject the coverage.

General terms

Europæiske ERV reserves the right to request documentation for the number of employees in the company, in order to ensure, the correct foundation for the policy.

Collection of premium

When collecting the premium, the non-life insurance premium tax (IPT) is calculated and added to the premium in accordance with the applicable law on tax for non-life insurance policies or any other fees payable to the government.

The premium must be paid in accordance with the payment information and deadlines stated on the invoice. The premium will be collected by giro or via bank transfer. The *policyholder* bears the costs of the premium collection.

The first premium is due for payment no later than the date on which the policy comes into effect. The first invoice states when cover will lapse if the first premium is not paid on time.

Subsequent premium will be due on the specified due payment date. If the premium has not been paid, Europæiske ERV will send a reminder to the billing address informed to Europæiske ERV. The reminder will be sent no earlier than 14 days after the due date to the specified billing address and will inform on the consequences of late payment. If the billing address is changed, Europæiske ERV must be informed immediately.

If the premium is not paid on time, Europæiske ERV may suspend payment of compensation.

Duration and renewal of the insurance contract

The insurance is taken out for a period of 1 year and remains in force until it is renewed or amended with at least one month's notice to the renewal date by either Europæiske ERV or the *policyholder*. Termination or amendment must take place in writing.

Termination and cancellation of the insurance

In the event of changes in legislation, changed interpretation or adjustment of legislation which result in Europæiske ERV no longer being able to offer the insurance, Europæiske ERV reserves the right to terminate the policy with a 6 months' notice.

The insurance cover ceases automatically if the insured is no longer working with one of the companies mentioned in the agreement entered into by the *policyholder* and Europæiske ERV or on the policy.

In the wake of any reported claim both Europæiske ERV

and the *policyholder* may, from the time the claim is made and until 14 days after it has been paid or rejected, cancel the policy with 14 days' notice insofar as the insured is concerned. Termination following a notified claim with 14 days' notice does not give either the *policyholder* or Europæiske ERV the right to terminate the combined portfolio, but merely to terminate the claimant employee.

Changes to premiums and conditions

Europæiske ERV may alter the premium tariff and/or these insurance conditions with effect from the following renewal date with one month's notice to the renewal date.

If the *policyholder* does not approve the changes of which notice is given, Europæiske ERV must be notified within 14 days from the time when notification of these changes is received, and the insurance will then cease at the renewal date.

Index adjustment

All premiums for individual cover are index-adjusted annually at the date of renewal.

The total insured sum for the 'Luggage' cover is index adjusted annually at the date of renewal.

The index adjustment is based on the consumer price index published by Denmark's Central Bureau of Statistics for the month of June. The base point for adjustment is the consumer price index for September 2002.

Europæiske ERV is entitled, without notification, to carry out the index adjustment based on another index insofar as this change is carried out for all insurances of the same kind or if publication of the consumer price index is discontinued or if the basis on which it is calculated is altered, to stipulate new rules for future index adjustment.

Fees

Europæiske ERV can impose and change fees for services provided and collection of charges to the extent that such changes are required to ensure that Europæiske ERV's actual costs are covered. General increases and new fees are published on Europæiske ERV's website and will not be implemented until one month after they have been published on the website.

Administration

The *policyholder* is obliged to state a contact-person, who among other things takes care of premium payments as well as distribution of any information from Europæiske ERV.

In instances where the *policyholder* permits a third party to act as administrator, information stated by third party will be regarded as information stated by the *policyholder*.

The *policyholder* is obliged to assure that Europæiske ERV only receives information which the policy holder has permission to share.

Inaccurate or false information

It is important that the information, including health information, given to Europæiske ERV is precise and correct. If information is concealed or incorrect answers are given to questions that could have an impact on Europæiske ERV's assessment of a claim, compensation may be reduced or lapse entirely.

Should the *policyholder* or the insured have at any point, including but not limited to the time when the insurance was first taken out, amended original documents, given false information or failed to disclose a fact which must be presumed to be of significance to Europæiske ERV, the policy is null and void. In such cases Europæiske ERV cannot be held liable in the event that Europæiske ERV would not have accepted the insurance if the information has been submitted on time.

If Europæiske ERV would have accepted the insurance, but on different terms, Europæiske ERV is liable to the extent to which Europæiske ERV would have committed itself at the agreed premium.

Complaints

If you are not satisfied with the service or decision made, please contact the employee who has handled your case.

If you are still not satisfied with our service or decision, you may send a complaint in writing to the Customer Embassy, which is our responsible unit for handling of complaints:

Europæiske ERV

DK-Frederiksberg Allé 3
DK-1790 Copenhagen V
FAO: Customer Embassy
E-mail: kundeambassaden@erv.dk

If you are not satisfied with our handling of your complaint, you can approach the following authority outside Europæiske ERV:

Ankenævnet for Forsikring (The Insurance Complaints Board)

Anker Heegaards Gade 2, 1
DK-1572 Copenhagen V
Telephone: (+45) 33 15 89 00 (between 10 AM and 1 PM)

The complaint must be submitted on a special complaints form, which you can obtain from:

- Europæiske ERV
- Ankenævnet for Forsikring (The Insurance Complaints Board) or,
- Insurance & Pension Denmark
Philip Heymans Allé 1
DK-2900 Hellerup
Phone: 41 91 91 91 (Between 10 AM and 1 PM)

You will be charged a fee when submitting the complaint form, which is repaid if:

- Your complaint is upheld in part or in full;
- The complaint cannot be dealt with;
- You yourself revoke the complaint.

Personal data processing and disclosure of information

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. For more information visit www.erv.dk

The address is:
Europæiske ERV
Customer Embassy
Frederiksberg Allé 3
DK-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.

Our at all times updated data protection policy is available on our web site. Please [click here](#) to read the data protection policy.

Dual Insurance

The insurance does not cover costs or pay out compensation for claims which have already been covered by another insurance company or credit card. Each company is, however, liable towards the insured and/or *policyholder* as if that company alone was liable to pay compensation but with a right of recourse and division of the liability between the insurance companies in proportion to the respective liability amounts.

Dual insurance does not apply to the covers Life Insurance and Personal Accident.

In case of a claim the insured and/or *policyholder* is obliged to inform whether insurance is taken out with another company and whether the insured and/or *policyholder* holds a debit or credit card with insurance cover.

Other insurance

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

Public cover

Europæiske ERV is not obliged to cover expenses which are already wholly or partially covered by any scheme, programme or similar funded by any government.

Duty of co-operation

The *policyholder* and the insured are obliged to cooperate with Europæiske ERV, including notifying Europæiske ERV immediately if compensation can be claimed from another party or if legal steps are to be taken towards a third party and to take the steps necessary to claim compensation from another party and take account of the interests of Europæiske ERV

Right to transfer

In case of a partial or complete transfer of the insurance portfolio, Europæiske ERV is entitled to let the company which takes over the portfolio succeed to Europæiske ERV's rights and duties in full. Such succession may thus take effect without acceptance.

Transfer of rights and compensation claims

No person may pledge or assign his/her rights under this policy without Europæiske ERV's prior written consent.

Recovery of compensation

To the extent that the insured and/or *policyholder* has received compensation in connection with this insurance, Europæiske ERV is fully and completely subrogated to all the insured's/*policyholder's* To the extent that the insured and/or *policyholder* has received compensation in connection with this insurance, Europæiske ERV is fully and completely subrogated to all the insured's/*policyholder's* rights towards third parties. Third parties are defined as companies and public authorities, both domestic and foreign, who are, or can be made, liable to pay compensation or a contribution in connection with any case regarding a claim under this insurance.

Rights of subrogation

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. Underwriter may at its own expense take over Insured's rights against third parties to the extent of its payments made.

Insured shall co-operate with the underwriter and provide such information and documentation as reasonably required by underwriter in order to collect and enforce its rights of subrogation. Underwriter may institute any proceedings at its own expense against such third parties in the name of the Insured.

Applicable law and legal venue/jurisdiction

The Danish Insurance Contracts Act applies to this insurance agreement and terms and conditions, if not specifically stated otherwise.

Any disputes arising from or relating to the insurance agreement shall be governed by Danish law and settled by the City Court ("Byretten") of Copenhagen, Denmark as court of first instance.

Definitions

Active participation in war: Persons who are deployed by military authorities, including on peace-keeping missions, are regarded as active participants in war. Persons who directly or indirectly take part in military operations or war-like operations are regarded as active participants in war, irrespective of whether they wear a uniform. Anyone who delivers, transports or in some other way handles equipment, instruments, vehicles, weapons or other materiel intended for use in war by a party involved in hostile operations is regarded as an active participant in war. Persons who are sent out on a humanitarian mission are not regarded as being active participants in war.

Acts of Terrorism: An act, including, but not limited to, violence or threat of the use of violence, caused by one or more persons, irrespective of whether they act on their own or in connection with one or more organisations and/or authorities, committed with a political, religious, ideological or ethnic purpose or reasoning, including those acts committed with the aim of influencing a government and/or of spreading fear among the public or sections of the public. In order to characterize the action as terrorism, it is required that the action is suitable for influencing a government and/or spreading fear among the public or sections hereof.

Additional costs: Expenses incurred by the insured exclusively as a consequence of a claim entitled to be covered. If the expenses would have incurred irrespective of the occurrence of the claim, they will not be regarded as additional costs. Assault: Demonstrable personal injury inflicted by an intentional, criminal act.

Bodily injury: A sudden event which causes personal injury.

Business trip: Trips or assignments undertaken outside the usual workplace, where travel takes place for the *policyholder*, in the interests of the latter and at the latter's expense.

Chewing injury: Dental injury occurring in eating or chewing.

Close colleague: The insurer's immediate superior (the person to whom the insured refers) and the persons who report directly to the insured.

Close relative: Spouse, *cohabiting partner*, registered partner, children, stepchildren, foster children, siblings, step-siblings, foster siblings, parents, parents-in-law, step-parents, foster parents, grandparents, grandchildren, children-in-law, brother-in-law and sister-in-law. The parents and siblings of *cohabiting partners* in these terms and conditions, parents-in-law, brother-in-law and sister-in-law. The insured must be living with or have lived with stepchildren, step-siblings and step-parents in family-like circumstances. Foster children or foster siblings must have the same registered address as the insured, and the insured must be approved by local authorities as the guardian of the foster child.

Cohabiting partner: A person with whom the insured cohabits under marriage-like conditions and who is registered as being resident at the same address. A requirement for classification of partner is that neither party is married to, nor is the registered partner of, any person other than the person with whom the insured cohabits.

Country of residence: The country in which the insured has permanent residence.

Damage: Damage occurring as a consequence of an external impact on the object, leading a substantial reduction in its function. It is a condition that both the cause of damage and the harmful effect have been sudden and have occurred at the same time.

Destination: The final destination for the trip concerned. Emergency/unforeseen illness or injury: Sudden new illness and injury refers to a sudden and acute deterioration in a person's state of health.

Epidemics: Rapid and uncontrollable spread of an infectious disease to a large number of people within a particular area and within a short period of time.

Erroneous exchange: The swap of luggage because a person mistakes another person's luggage with his/her own.

Europe: Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, France, Germany, Greece, Hungary, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Poland, Portugal, Romania, Russia (as far as the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Switzerland, Ukraine, United Kingdom and Vatican State.

Event: e.g. a training session, a course, admission tickets to a sports game, a concert or the like.

Extreme sports: Participation in or exercise of ski-jumping, as well as ultralight flying, hang-gliding (hang-gliders, kites, paragliders), parachuting, gliding, base jumping and aerobatics or similar.

Fixed itinerary: Travel route which can be documented by an itinerary or time table from a travel agency, purchased airline, train or bus tickets or booked accommodation.

Go-cart: 4-wheel powered vehicle with a top speed of 80 km/h.

Definitions

Hands: Hand and wrist, if an injury causes symptoms down in the hand.

Hijacking: Unlawful detention of the insured in connection with the latter's transport by aircraft, train, bus, car or boat.

Implants: see under "*prostheses*".

Intoxicants: Substances, legal or illegal, which affect the central nervous system, including cannabis, marijuana, mushrooms or other antipyretic substances.

Kidnapping: Unlawful detention of the insured, including where a political demand or a demand for a ransom is presented.

Medical travel: All forms of travel undertaken for the sole purpose of receiving treatment at a clinic, hospital or similar location.

Ministry of Foreign Affairs: The Ministry of Foreign Affairs of Denmark.

Motor sport: When two or more persons compete against one another using motor powered vehicles (except *go-carts*).

Mountaineering/rock-climbing: Climbing on rocks and ice with special equipment such as ropes, crampons and step-irons.

Natural disaster: A non-man-made catastrophic situation which unleashes natural forces, including earthquakes, volcanic eruptions, hurricanes/typhoons/cyclones, tropical storms, tornadoes, floods, tidal waves and tsunamis.

Next-of-kin: Defined according to current legislation at the time of death. As of 1 January 2018, next-of-kin under current legislation is: the deceased's spouse, registered partner or *cohabiting partner*, who has been registered at the same address as the insured for a minimum of 2 years. If there is no spouse, registered partner or *cohabiting partner*, next-of-kin is the children or grandchildren of the deceased. The next-of-kin are otherwise the heirs of the deceased stipulated in a will.

Nordic region: Comprises Greenland, Finland (including Åland), the Faeroe Islands, Iceland, Norway and Sweden.

Official Travel allowance: Amount equivalent to the tax-free work-related travel allowance as stated in section 9c of the Danish Tax Assessment Act ("*Ligningsloven*"). The rate applicable is the rate paid out for travel distances between 25 and 120 km.

Particularly valuable property: An object or several identical objects together, which without being specially transferable property have a combined value of more than DKK 10,000.

Policyholder: The company/association specified as policyholder in the insurance policy.

Political unrest: Actions where local population or groups thereof actively attempt to influence those in power and/or authorities with a wish for system changes, often by violent means, which lead to physical intervention by those in power and/or authorities.

Procedural risk: Risk assessment of the insured's chances of succeeding in a legal claim or not.

Professional sports men/women: Sports practitioners who do not fall under the following definition of an amateur sportsman/sportswoman: An amateur sportsman/sportswoman is a sportsman/sportswoman who engages (i.e. trains, performs or competes) in his/her sport in his/her own interests without any contractual commitments to his/her club, without a personal or club sponsor, etc., and without receiving any remuneration apart from having their travel costs and accommodation paid. Sportswear and sports gear (equipment) etc. which the sportsman/ sportswoman receives or has placed at his/her disposal and small prizes, including cash prizes, which the sportsman/sportswoman has an opportunity of winning in connection with performing in his/her sport, are not regarded as remuneration."

Prosthetics: Artificial replacement for a missing part of the human body, including teeth.

Public transport: Publicly available means of transport such as commercial airlines, commercial and/or public bus, train or ferry companies in scheduled operation.

Random accident: If the insured has not caused the accident it is a random accident. There is no-one to be held accountable for a random accident and the party who suffering an injury must bear the loss him/herself.

Definitions

Reasonable and necessary: costs which Europæiske ERV, when the actual circumstances are taken into account, can expect to be standard and customary at the location where the costs incurred.

Repatriation: Medically prescribed transport from the country of injury to the *country of residence*. Repatriation is undertaken either by air ambulance or ordinary scheduled or charter flight according to Europæiske ERV's assessment.

Return: Homebound journey back to the *country of residence*, where the insured can travel as a healthy person.

Scientific expeditions: Expeditions to areas where the local public authorities require a special permit to stay.

Security directives: Instructions concerning certain procedures or provisions that are intended to prevent or limit damages or concerning specific qualifications of the insured.

Stable: When your existing or chronic condition has been stable without any form of aggravation within the last two months. Aggravation is defined as, for example, hospitalization, a change of medication, visits to the doctor over and above normal checkups, referral for examination and / or treatment. If your condition has worsened without visiting a physician and the condition is not in a stable good phase.

Theft-prone property comprises:

- Antiques and works of art and genuine (hand-made/oriental) carpets, clocks, furs and clothing of fur;
- Apparatus/equipment/instruments (including accessories and software for such items) intended for production, storage, processing, transmission and reproduction of sound, text, numerals and images.
- Computers, tablets and mobile phones;
- Musical instruments;
- Objects – wholly or partly – of precious metal, genuine pearls and gems
- Tools, electronic instruments and measuring devices;
- Weapons.
- Wines and spirits;

Travel documents: Tickets, passports, phone cards, vouchers/tickets for restaurants and hotels and travellers' cheques.

Trip: Applicable to cancellation only: covers airline, train, bus or ferry ticket and/or accommodation, where publicly available journeys and prices are concerned. If you have bought a package travel which also includes an event, this arrangement is also part of the trip as well as any rented equipment, admittance passes etc. which were paid for in combination with transport, accommodation or package travel.

Tropical disease: Diseases which due to climatic conditions occur particularly in tropical and subtropical regions.

Urgent dental treatment: Treatment which cannot wait and which must be carried out immediately, for example to relieve pain, avoid infection or equivalent.

War zone: Area or country defined by Europæiske ERV as being a war zone. A list of these can be found at www.erv.dk/risikoomraader.