



ROTARY YOUTH EXCHANGE PROGRAM DENMARK

INCOMING TO DENMARK TRAVEL INSURANCE POLICY

Conditions No. 1600 E

June 1st 2018

Contents	Sum of coverage
Section 1: Medical Expenses	Unlimited
Section 2: Repatriation incl. loss of life	Unlimited
Section 3: Escort/Summoning	DKK 40,000
Section 4: Curtailment	DKK 40,000
Section 5: Personal Accident:	
Disablement	DKK 600,000
Loss of Life (age below 16: DKK 25,000)	DKK 600,000
Section 6: Baggage	DKK 10,000
Section 7: Personal Liability and Legal Aid:	
Damage to property	DKK 3,000,000
Bodily injury	DKK 5,000,000
Legal aid	DKK 50,000
Section 8: WorldRescue®	
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SECTION 1: MEDICAL EXPENSES

Regardless of section 10.2, the cover Medical Expenses shall provide cover from the time of departure of the insured from his/her country of domicile and during the first 3 months of the stay in Denmark. The policy also provides cover from the time of departure of the insured from Denmark and during the journey back to the country of domicile. Furthermore, the policy provides cover for school trips and study trips in Europe with a total duration of up to 4 weeks and moreover cover for holiday trips with a duration of up to 30 days.

1.1 SCOPE OF COVER

1.1.1 The insurance covers the usual, reasonable and necessary expenses of authorised treatment of acute illness or injury sustained during the journey/stay.

1.1.2 The insurance covers extra expenses of hotel accommodation including meals (max. DKK 1,000 per day) and the catching up of the itinerary of the Exchange Program if the Insured has been delayed and thereby prevented from participating in the Exchange Program for medical reasons and if the Insured has not been repatriated.

1.1.3 The insurance covers acute dental treatment, if the Insured has been involved in an accident.

1.1.4 In the event of illness or injury covered by this section the insurance covers reasonable extra expenses of transportation to a suitable place of treatment. Transportation by air-ambulance is covered in cases where such transportation is necessary for medical reasons and where scheduled flight cannot be used and the transportation is arranged by Europæiske ERV.

1.2 SPECIAL PROVISIONS/LIMITATIONS

The insurance covers with the following limitations the expenses of:

- a) hospitalization, max. semi-private accommodation (i.e. in a two-bed ward),
- b) treatment by a physiotherapist or chiropractor or other non-medical treatment up to a maximum total of DKK 5,000.
- c) dental treatment in non-acute cases up to a maximum of DKK 2,500 per journey/stay.

1.3 EXCLUSIONS

The insurance does not cover expenses incurred in connection with:

- a) illness incurred or injury sustained before the date on which the insurance comes into force, where the probability of a need for treatment during the journey/stay of such illness or injury is greater than the probability of a need for treatment of another illness or injury during the same period,
- b) medicine not prescribed by a physician,
- c) illness, injury or loss of life as a result of suicide, attempted suicide,
- d) childbirth or illness sustained in connection with or as a consequence of pregnancy, within two months of the anticipated date of the birth,
- e) induced abortion,
- f) treatment after the Insured's return to the country of domicile,
- g) continued treatment and accommodation, if the Insured refuses repatriation, when Europæiske ERV's medical advisor has decided to repatriate the Insured and the attending physician has approved such repatriation,
- h) transportation required as a result of the need for dental treatment.

1.4 CLAIMS PROCEDURE

If expenses have been incurred in connection with illness or injury, a claims report, duly filled in, must be sent to Europæiske ERV, along with the original receipts for expenses for which compensation is claimed. Hospitalization or loss of life In the event of hospitalization expected to be over 3 days in duration or loss of life, Europæiske ERV's Emergency Center must be notified immediately following admission to hospital: Telephone: +45 70 10 90 30 (24-hr. service) Telefax: +45 70 10 90 40 (24-hr. service) The notification charges will be refunded by the company.

SECTION 2: REPATRIATION

2.1 SCOPE OF COVER

2.1.1 In the event of illness or injury covered by section 1: MEDICAL EXPENSES the insurance covers reasonable extra expenses of

- a) repatriation. Repatriation by air-ambulance is covered in cases where such transportation is necessary for medical reasons and where scheduled flight cannot be used. Repatriation must then be arranged by Europæiske ERV.
- b) a new outward journey, i.e. from the country of domicile (max. economy class) - to the point of repatriation to the extent that on the date of such repatriation at least 1 month remain both of the duration of the planned journey and of the period of validity of the policy. The new outward journey shall take place at the latest three months after you have been reported fit for duty. 2.1.2 In the event of loss of life, the insurance covers repatriation of the remains of the deceased, including expenses required by law, such as embalming and zinc lined coffin.

2.2 EXCLUSIONS

The insurance does not cover the expenses

- a) of repatriation as a consequence of the Insured's fear of infection,
- b) incurred as a consequence of repatriation having been arranged by the Insured to the extent that such expenses would not have been incurred if Europæiske ERV had arranged the repatriation,
- c) repatriation required as a result of the need for dental treatment.

2.3 CLAIMS PROCEDURE

In the event of serious illness or injury, Europæiske ERV's Emergency Center must be notified immediately, either directly or by the attending physician: Telephone: +45 70 10 90 30 (24-hr. service) Telefax: +45 70 10 90 40 (24-hr. service) The notification charges will be refunded by the company. Europæiske ERV's medical advisors will, along with the attending physician, decide on the date and means of repatriation, if required, or on transfer of the Insured to an alternative suitable place of treatment, for medical or other reasons.

SECTION 3: ESCORT/SUMMONING

3.1 SCOPE OF COVER

The insurance covers the documented travel and accommodation expenses incurred by one of the Insured's parents, who, with the approval of Europæiske ERV, travel to join the Insured, in the event of the insured's serious illness, injury or death.

3.2 SPECIAL PROVISIONS/LIMITATIONS

3.2.1 Compensation for accommodation expenses, including food, beverages and all additional charges, is covered up to a total of DKK 1,000 per day. It is a precondition for the Europæiske ERV's compensation liability:

- a) that the parent is summoned with the approval of Europæiske ERV's medical advisor,
- b) that a decision has not been made to repatriate the Insured within the next 3 days after the arrival of the parent.

3.2.2 In case of escort of the Insured during repatriation, the insurance covers the same class of flight, although not by airambulance, as the one used by the Insured.

3.3 CLAIMS PROCEDURE

3.3.1 In case of illness or injury which can lead to a claim under this Section, Europæiske ERV's Emergency Center must be contacted. Telephone: +45 70 10 90 30 (24-hr. service) Telefax: +45 70 10 90 40 (24-hr. service). The notification charges will be refunded by the company.

3.3.2 Original receipts for travel and accommodation expenses must be sent to Europæiske ERV, at the latest, upon the Insured's return to the country of domicile.

SECTION 4: CURTAILMENT

4.1 SCOPE OF COVER

4.1.1 The insurance covers the documented extra expenses incurred if the Insured has to interrupt his/her stay in Denmark in order to return to the country of domicile earlier than planned because of hospitalization or death of a close relative due to sudden illness or accident.

4.1.2 The insurance also covers the expenses of the return journey (to Denmark), if, on the date of the return journey, more than 30 days of the exchange stay remains.

4.2 SPECIAL PROVISIONS/LIMITATIONS

4.2.1 The relative whose death or illness is the cause of the curtailment, as stipulated in 4.1.1 above, must be the Insured's parent, grandparent, brother or sister.

4.2.2 The Insured must send a certificate to Europæiske ERV, issued by the physician in the country of residence, who is attending the Insured's relative. The certificate must satisfactorily document the necessity of the Insured's return to the country of domicile earlier than planned.

4.3 EXCLUSIONS

4.3.1 The insurance does not cover the expenses of the interruption of the stay, if the Insured, travelling as originally planned, could have arrived to the country of domicile within 48 hours of the arrival of the "emergency return" journey.

4.3.2 The insurance does not cover travel expenses in cases where the Insured can use an already purchased ticket, which can be altered so as to enable the Insured to return to the country of domicile. However, Europæiske ERV will cover the travel expenses of a return ticket if, at the time of the return to the host country, there remains more than 30 days of the stay abroad, as stipulated in 4.1.2.

4.4 CLAIMS PROCEDURE

In case of an event which can lead to a claim under this section of cover, Europæiske ERV's Emergency Center must be contacted: Telephone: +45 70 10 90 30 (24-hr. service) Telefax: +45 70 10 90 40 (24-hr. service) The telephone/telefax charges will be refunded by the company. Upon his/her return home the Insured must submit to the Europæiske ERV a written claims report accompanied by documentation for the necessity of the curtailment as described under section 4.2.2. above and original receipts for the extra travel expenses.

SECTION 5: PERSONAL ACCIDENT

5.1 SCOPE OF COVER

Under this Section the Insured is entitled to compensation in the event of a personal accident. For the purposes of this policy an accident is taken to mean a chance, sudden, external effect to the body, independent of the will of the Insured, resulting in a determinable injury to the body. In case of injury of arms and legs it is not required that the cause of injury is external.

5.1.A COVER FOR LOSS OF LIFE

The insurance covers:

Loss of life compensation if you die during the trip abroad as a result of a personal accident. The insurance will reimburse:

DKK 600,000 per insured party. However, insured parties under 16 years of age are only insured for up to DKK 25,000 per person. The compensation will be paid to the insured party's closest relatives unless the insured party has indicated otherwise in writing to Europæiske ERV.

5.2 EXCLUSIONS

The insurance does not cover

- a) Loss of life, in cases where the cause is unknown.
- b) Loss of life, as a consequence of a personal accident if the main cause of death is an existing disease or disease genome.

- c) Loss of life as a result of you being infected with a disease, virus, bacteria, other microorganisms etc.
- d) disablement as a consequence of any illness or onset of latent disposition to illness, even if the illness has resulted from or been aggravated by an accident,
- e) consequences of medical treatment or surgery which is not necessitated by an accident covered by the policy.

5.3 ASSESSMENT AND PAYMENT OF COMPENSATION

Permanent disablement

- 5.3.1 If the accident has caused a minimum degree of permanent disablement of 5%, the Insured is entitled to compensation. The disablement compensation is fixed as soon as the final consequences of the accident can be determined, although not later than 3 years after the date of the accident.
- 5.3.2 The degree of disablement will be assessed in accordance with the extent of medical disablement, on the basis of the scale of disablement issued by the Danish National Social Security Office ("Arbejdsskadestyrelsen").
- 5.3.3 The compensation paid represents the percentage of the sum insured corresponding to the degree (percentage) of disablement. (For example, if the Insured is assessed as being 25% disabled, he/she receives 25% of the sum insured for disablement.)
- 5.3.4 The degree of disablement for loss of several parts of the body cannot, on aggregate, exceed 100%. No compensation will be paid in respect of a disablement existing before the accident. An existing disablement does not entitle the Insured to any higher assessment of compensation than if such disablement had not previously existed.
- 5.3.5 Supplementary compensation If an accident results in a degree of disablement of 5% or more, supplementary compensation is paid. The supplementary compensation represents the same amount as the disablement compensation.

5.4 ARBITRATION

- 5.4 1 If demanded by one of the parties (the Insured or Europæiske ERV), the degree of disablement will be finally decided by the Danish National Social Security Office ("Arbejdsskadestyrelsen"), whose decision will be binding for both parties.
- 5.4.2 Each party shall pay half of the costs of this arbitration (5.4.1).

5.5 CLAIMS PROCEDURE

- 5.5.1 Any accident in respect of which compensation is claimed must be reported to Europæiske ERV as soon as possible.
- 5.5.2 Europæiske ERV must be notified immediately following any accident to the Insured, and receive full documentation (medical certificates, diagnosis etc., police reports and other relevant statements), even in cases where it is not immediately apparent that the accident can lead to permanent disablement.

SECTION 6: BAGGAGE

6.1 SCOPE OF COVER

The insurance covers damage to or loss of baggage or personal effects, brought by the Insured on the journey, as a result of fire, theft, loss of checked in baggage or loss or damage resulting from erroneous exchange.

The insurance provides cover during the stay as well as when the insured is travelling.

6.2 SPECIAL PROVISIONS/LIMITATIONS

Compensation for exposed films, video and sound recordings, manuscripts, drawings and the like is limited to the value of the raw materials.

6.3 EXCLUSIONS

No compensation is paid for:

- a) money in cash, traveller's cheques, travel tickets, securities, credit cards or passports,
- b) motor vehicles, windsurfers, TV-sets or the like,
- c) forgotten, lost or mislaid effects,
- d) damage caused by wear and tear or damage resulting from gradual deterioration,
- e) scratches or battering of suitcases or other bags/wrapping etc., if the utility value is not considerably reduced,
- f) theft of baggage which is not effectively supervised. The baggage must not be left unattended by the Insured, not even for a brief period, if it is not in a locked private home, holiday dwelling, motor vehicle, caravan, locker or the like, g) theft from a boat, motor vehicle, caravan or trailer which does not bear visible signs of forced entry,
- h) loss of or damage to items freighted separately, as these are not covered during transportation nor until they are collected by the Insured. Baggage which is sent by train less than 48 hours prior to the departure of the Insured from the country of domicile is not regarded as baggage sent separately and is thus covered by the insurance.

6.4 ASSESSMENT OF COMPENSATION

6.4.1 The basis for the making up of the indemnity is the price for the repurchasing of same new objects, with a reasonable deduction for the depreciation of the objects, due to age, use, reduced applicability, or other circumstances.

6.4.2 Europæiske ERV can decide to have damaged items repaired, or to pay a sum corresponding to the repair costs.

6.4.3 Europæiske ERV is entitled, but not under any obligation, to provide compensation in kind.

6.5 CLAIMS PROCEDURE

6.5.1 In case of theft of items exceeding DKK 1,000 in value, the nearest police authority must be notified.

6.5.2 Upon his/her return from the journey, at the latest, the Insured must send a claims report (duly filled in) to Europæiske ERV, along with full documentation for the claim reported and for the value of the items for which compensation is claimed.

SECTION 7: PERSONAL LIABILITY & LEGAL AID

7.A PERSONAL LIABILITY

7.A.1 SCOPE OF COVER

This policy covers

- a) the legal liability for damaged (compensation) incurred by the Insured whilst travelling/ staying abroad as a participant in the Rotary Youth Exchange Program, against any damage to the property of others or bodily injury to other persons subject to the laws of the country in which such damage or injury occurs,
- b) expenses incurred in connection with determining the issue of liability insofar as such expenses have been approved by Europæiske ERV,
- c) damage to the exchange family's dwelling and personal effects up to a total of DKK 5,000 irrespective of the provisions of Section 7.A.2.d.

7.A.2 EXCLUSIONS

The policy does not cover the Insured's compensation liability for:

- a) claims arising out of or incidental to contracts,
- b) claims arising out of or incidental to work situations or any profession or occupation,
- c) loss, damage or injury arising as a consequence of the Insured having incurred by contract or by other means a liability more extensive than that generally obtaining in the ordinary rules governing non-contractual liability,

- d) loss of or damage to items which are not covered by 7.A.1 c and which the Insured owns, has on loan, on hire, or for storage, use, transportation, processing or treatment or has taken possession of or has in his/her custody for any other reason,
- e) loss or damage caused by dogs,

Nor does the policy cover compensation for loss or damage caused while using

- f) motor vehicles, caravans or trailers, aircraft,
- g) marine craft which are 3 m or more in length with sails or engine or marine craft of less than 3 min length whose engine power does not exceed 3 HP.

Nor does the policy cover

- h) fines or similar demands for payment.

7.A.3 THE INSURED'S OBLIGATIONS

The Insured is under the obligation to provide Europæiske ERV with all the information relevant to the case, including (but not limited to) the obligation to fill in a claims form and to provide the relevant documents, including an account of the case in writing, and to inform Europæiske ERV of any other insurance policy taken out with another company.

7.A.4 CLAIMS PROCEDURE

7.A.4.1 If an insurance event occurs, Europæiske ERV must be immediately notified. It is important to note the name(s), address(es) of the other party involved and of any witnesses.

7.A.4.2 The Insured is not entitled to acknowledge or settle a claim, partially or wholly, on behalf of Europæiske ERV.

7.B LEGAL AID

7.B.1 SCOPE OF COVER

7.B.1.1 The insurance covers the case costs reasonably incurred in connection with court cases or arbitration arising from disputes occurring during the stay abroad as a participant in the Rotary Youth

Exchange Program with the following exceptions.

7.B.1.2 The policy covers the travel costs of the Insured, if necessary, incurred in connection with litigation or arbitration in cases in which

7.B.1.3 the presence of the Insured is required for the conduct of the case and in which the Insured is called by the court for examination as one of the parties, or

7.B.1.4 if the Insured is called as a witness and if these have a legal interest in serving as a witness in a foreign country and if it is impossible to hear such testimony in the country of domicile.

7.B.1.5 The policy also covers the issuing of a security/bail.

a) For the purposes of this policy the term „issuing of security/bail“ shall be taken to mean payment which can permanently or temporarily secure the release of the Insured or his/her possessions from detention/seizure effected by local authorities.

b) The security/bail is provided as an interest-free loan which shall be repaid to Europæiske ERV immediately upon release of the amount deposited as security/bail.

c) Insofar as the amount deposited as security/bail is confiscated as a consequence of the Insured's failure to pay a fine imposed on him/her or compensation, or as a consequence of the Insured's failure to attend meetings of the court, or if the Insured is otherwise responsible for the confiscation, the security/bail shall be regarded as an interest-free loan which shall be repaid to Europæiske ERV immediately following the confiscation.

7.B.2 EXCESS/DEDUCTIBLE

The Insured shall pay an excess/deductible amount of any claim for Legal Aid (not security/bail). The excess/deductible shall amount to 10% of the aggregate costs, although a minimum of DKK 500.

7.B.3 EXCLUSIONS

The policy does not cover expenses incurred in connection with cases

- a) arising out of or incidental to contracts, work situations or any profession or occupation,
- b) arising out of or incidental to liability for the use of motor vehicles,
- c) arising from or incidental to disputes between the Insured and the travel agency, tour operator or tour agent,
- d) arising out of or incidental to weapons or the Insured's participation in criminal acts, which have not occurred during the journey,
- e) any actual compensation amounts, fines or similar demands.

7.B.4 THE INSURED'S OBLIGATIONS

The Insured is under the obligation to provide Europæiske ERV with all the information relevant to the case, including (but not limited to) the obligation to fill in a claims form and to provide the relevant documents, including an account of the case in writing, and to inform Europæiske ERV of any other insurance policy taken out with another company.

SECTION 8: WORLDRESCUE®

8 A SEARCH AND RESCUE

8 A.1 INSURANCE SUM

DKK 75,000 per missing person, however maximally DKK 150,000 per claim.

By claim is meant a claim which arises from the same original cause, involving one or more injured parties.

8 A.2 SCOPE OF COVER

Search

The travel insurance provides cover in the event that

- a) the missing person has been reported missing to the police or other public authority for at least 24 hours,
- b) the missing person has been seen within 120 hours (5 days),
- c) the local authorities require that payment is made or a payment guarantee furnished before a search is launched.

All three criteria (a-c) must be fulfilled.

Rescue

The travel insurance provides cover in the event that

- d) the missing person's whereabouts have been determined and
- e) the local authorities require that payment is made or a payment guarantee furnished before a rescue operation is launched.

Both criteria (d-e) must be fulfilled.

8 A.3 WHICH COSTS ARE COVERED BY THE TRAVEL INSURANCE?

Search

The travel insurance covers all necessary costs of conducting a search for the missing person for up to 14 days and within a radius of 50 km of the place where the person was last seen.

Rescue

The travel insurance covers all necessary costs of rescuing/collecting the missing person.

8 A.4 EXCESS

An excess of 10%, or at least DKK 2,500, applies to any claim under this cover.

8 A.5 EXCEPTIONS

The travel insurance does not cover search and rescue costs

- a) in connection with kidnapping or capture/hijacking,
- b) which would not have been incurred if Europæiske ERV had arranged the search or rescue operation,
- c) if the public authorities cover such costs for uninsured persons.

8 A.6 IN THE EVENT OF A CLAIM - EUROPÆISKE ERV COLLABORATES WITH THE MINISTRY OF FOREIGN AFFAIRS OF DENMARK

If a search or rescue operation is required, Europæiske ERV must be contacted. Europæiske ERV works with the Ministry of Foreign Affairs of Denmark and its international network when such cooperation is deemed appropriate for the operation.

8 A.7 CLAIMS PROCEDURE

It is a condition for Europæiske ERV's liability to pay compensation that documentation is submitted for all expenses for which reimbursement is required, and that Europæiske ERV is given access to all the information needed to shed light on the case. At the same time, the insured must also state whether insurance has been taken out with another company and whether the insured is the holder of a credit card.

8 B EVACUATION

8 B.1 INSURANCE SUM - DKK 375,000

Additional expenses for board, lodging, clothing and local transport in connection with an evacuation are covered up to a value of DKK 15,000 per insured party, per trip.

8 B.2 WHO IS COVERED?

Expenses incurred by the insured are covered.

8 B.3 SCOPE OF COVER

The travel insurance provides cover in the event that

- a) evacuation or returning home is recommended by the Ministry of Foreign Affairs of Denmark on the grounds of imminent danger of natural disasters, acts of terrorism, war or war-like conditions in the area in which the insured person is staying,
- b) evacuation is ordered by the local authorities or by the Ministry of Foreign Affairs of Denmark on the grounds of imminent danger of natural disasters in the area in which you are staying,
- c) Statens Serum Institut advises against travel or recommends evacuation/returning home on the grounds of imminent danger of life-threatening epidemics in the area in which the insured person is staying,
- d) the area is added to Europæiske ERV's war risk list as a war zone while the insured person is staying in the area. You will find Europæiske ERV's war risk list at www.erv.dk, or
- e) the insured person is directly and personally exposed to an act of terrorism.

8 B.4 WHICH COSTS ARE COVERED BY THE TRAVEL INSURANCE?

The insurance covers expenses incidental to evaluation and/or additional expenses involved in travelling back to Denmark. The insured must travel at the earliest possible opportunity. Moreover, Europæiske ERV offers advice, guidance and planning assistance in connection with an evacuation.

Cover is extended to include loss of or damage to any luggage which the insured person leaves behind as a result of being evacuated or returning home when such action is covered by the insurance.

Please note, however, that Europæiske ERV may in some cases be able to offer only limited assistance, e.g. in war zones.

8 B.5 EXCESS

In the event of evacuation under 8 B. 3 c), where Statens Serum Institut does not recommend evacuation/returning home, an excess of 10%, or at least DKK 2,500, applies.

8 B.6 EXCEPTIONS

The insurance does not cover

- a) if entering the area after the local authorities, the Ministry of Foreign Affairs of Denmark or Statens Serum Institut have advised against it or recommended returning home/evacuation,
- b) if at the time of entering the area, the area has been included on Europæiske ERV's war

- risk list under war zone or
- c) in connection with a risk of life-threatening epidemics against which there is a known vaccine.

8 B.7 CLAIMS PROCEDURE

It is a condition for Europæiske ERV's liability to pay compensation that the insured submit documentation for the events mentioned in 8 B. 3 and for the expenses for which reimbursement is required.

The insured is obliged to provide Europæiske ERV with all the information needed to shed light on the matter. At the same time, the insured must also state whether insurance has been taken out with another company and whether the insured is the holder of a credit card.

8 C TREATMENT BY PSYCHOLOGIST IN DENMARK

8 C.1 INSURANCE SUM - DKK 10,000

8 C.2 WHO IS COVERED?

Expenses incurred by the insured is covered.

8 C.3 SCOPE OF COVER

The travel insurance covers claims resulting from the insured having been exposed to a natural disaster, direct and personal act of terrorism, war/war-like conditions or a life-threatening epidemic in the area in which the insured is staying.

For treatment to be covered, the insured must be referred to treatment by a psychologist by the insured's own GP.

8 C.4 WHICH COSTS ARE COVERED BY THE TRAVEL INSURANCE?

The travel insurance covers the number of consultations with a psychologist recommended by your GP, however maximally up to the insurance sum.

8 C.5 SPECIAL CONDITIONS

Treatment by a psychologist must commence within 4 weeks of the event mentioned in 8 C. 3 taking place and must be completed within 3 months of the first consultation with the psychologist.

8 C.6 EXCEPTIONS

The travel insurance does not cover

- a) expenses incurred during the trip,
- b) if entering the area after the local authorities, the Ministry of Foreign Affairs of Denmark or Statens Serum Institut have advised against it or recommended returning home/evacuation,
- c) in connection with life-threatening epidemics against which there is a known vaccine, or
- d) if at the time of entering the area, the area has been included on Europæiske ERV's war risk list under war zone. You will find Europæiske ERV's war risk list at www.erv.dk.

8 C.7 CLAIMS PROCEDURE

It is a condition for Europæiske ERV's liability to pay compensation that the insured contact Europæiske ERV before starting treatment. At the same time, the insured must also state whether insurance has been taken out with another company and whether you are the holder of a credit card.

8 D EMERGENCY PSYCHOLOGICAL SERVICES

8 D.1 INSURANCE SUM - UNLIMITED

8 D.2 WHO IS COVERED?

Expenses incurred by the insured is covered.

8 D.3 SCOPE OF COVER

The travel insurance provides cover in connection with major natural disasters or acts of terrorism directly involving several persons. Europæiske ERV's doctor decides whether emergency counselling should be provided.

8 D.4 Which costs are covered by the travel insurance?

Europæiske ERV makes professional counselling available at the location of the incident and until the insured returns to Denmark at the latest.

8 D.5 Exceptions

The travel insurance does not provide cover if entering the area after the Ministry of Foreign Affairs of Denmark has advised against travel to the area or recommended returning home/evacuation.

8 D.6 CLAIMS PROCEDURE

The insured is obliged to provide Europæiske ERV with all the information which can shed light on the case, and the insured is obliged to complete a claims form and submit all relevant documents, including a written account of events etc. At the same time, the insured must also state whether insurance has been taken out with another company and whether the insured is the holder of a credit card.

8 E COUNSELLING OF CLOSE RELATIVE(S)

8 E.1 INSURANCE SUM - UNLIMITED

8 E.2 WHO IS COVERED?

Expenses incurred by the insured's close relative(s) are covered.

8 E.3 SCOPE OF COVER

The travel insurance provides cover where a number of people have been exposed to a natural disaster, an act of terrorism, war/war-like conditions or a life-threatening epidemic and where close relatives want to receive emergency counselling.

8 E.4 WHICH COSTS ARE COVERED BY THE TRAVEL INSURANCE?

- a) Europæiske ERV makes professional emergency counsellors available by telephone for the insured's relative(s).
- b) If Europæiske ERV's doctor finds that face-to-face counselling is required by the insured persons, the travel insurance covers reasonable travel expenses for them in Denmark.

8 E.5 EXCEPTIONS

The insurance does not cover

- a) if entering the area after the local authorities, the Ministry of Foreign Affairs of Denmark or Statens Serum Institut have advised against it or recommended returning home/evacuation,
- b) in connection with life-threatening epidemics against which there is a known vaccine, or
- c) if at the time of entering the area, the area has been included on Europæiske ERV's war risk list under war zone. You will find Europæiske ERV's war risk list at www.erv.dk.

8 E.6 CLAIMS PROCEDURE

The insured person's relatives are obliged to provide Europæiske ERV with all the information which can shed light on the case, and they are obliged to complete a claims form and submit all relevant documents, including a written account of events etc., as well as informing Europæiske ERV whether insurance has been taken out with another company.

8 F EUROPÆISKE ERV'S WORLDRESCUE® SERVICE

8 F.1 SCOPE OF COVER

The travel insurance provides cover when the insured person is not covered by 8 B Evacuation cover and wishes to be or considers being evacuated from the area in which he or she is staying.

8 F.2 WHAT DOES THE TRAVEL INSURANCE COVER?

Europæiske ERV offers advice, guidance and planning assistance in connection with or if the insured is considering an evacuation. The assistance is provided by Europæiske ERV's WorldRescue® service.

The insurance does not cover the insured's evacuation expenses.

SECTION 9: WAR RISK CLAUSE

The policy does not cover:

Claims arising as a direct or indirect consequence of war, civil commotion or other violent events in countries registered in Europæiske ERV's War Risk List under War Zone.

SECTION 10: GENERAL CONDITIONS

10.1 SUM INSURED

Europæiske ERV's compensation liability for any and all claims arising within the insurance period under the sections covered is limited to the sums insured as specified in the policy and in these Conditions.

10.2 THE INSURANCE PERIOD

10.2.1 The policy provides insurance cover from the time of departure of the Insured from his/her domicile to commence the journey (or from the time/date when the policy is issued, if this is later), until his/her return to the domicile (or until the date on which the policy expires, if this is earlier than the date of return).

10.2.2 If the Insured's return is delayed through no fault of his/her own, the insurance period is extended by up to 48 hours free of premium charge.

10.3 TRANSPORTATION COSTS - LIMITATION

In cases where transportation has not been arranged by Europæiske ERV, the amount covered corresponds to the expenses the company would have had to pay, if it had itself arranged transportation

10.4 GENERAL LIMITATIONS

The following special limitations apply to aviation accidents:

- a) The policy covers only accidents in which the Insured is involved as a passenger on board a nationally registered aircraft.
- b) Even if the Insured is covered by several personal accident policies (possibly also by policies taken out with other companies), the aggregate compensation for aviation accidents is limited to DKK 5 million for loss of life and to DKK 10 million for permanent disablement, which amounts are distributed pro rata to the single policies.

10.5 GENERAL EXCLUSIONS

10.5.1 The policy does not cover any claims arising from or incidental to:

- a) intention (i.e. claims brought about deliberately) or gross negligence on the part of the Insured,
- b) the Insured through his/her own fault being under the influence of alcohol, insofar as such influence has been an essential contributory cause of the claim,
- c) the Insured being under the influence of narcotics or other psychotropic substances.

Nor does the policy cover

- d) during the Insured's participation in scientific expeditions,

e) pilots and co-pilots during flights.

Nor does the policy cover any claim arising as a direct or indirect consequence of:

f) strike, lockout, seizure, confiscation or other measure by a public authority,

g) release of nuclear energy or radioactive forces or radiation from radioactive fuel or wastes,

h) war, warlike actions, revolution, civil commotion, if the claim arises later than 24 hours following commencement of any of these events.

10.6 OTHER INSURANCE

10.6.1 The policy does not cover expenses which are covered by other insurance or by the Danish „Tourist Health Insurance“ scheme (i.e. „Den offentlige Rejsesygesikring“). This provision does not, however, apply to Personal Accident insurance.

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

10.7 TRANSFER OF RIGHTS

10.7.1 No one can pledge or assign his/her rights under this policy without the consent of Europæiske ERV.

10.8 LEGAL RECOURSE

10.8.1 In the event of any payments made under the terms of this policy, Europæiske ERV enters into all the rights of the policyholder.

10.9 RIGHT OF SUBROGATION

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

The Insured shall co-operate with Europæiske ERV and provide such information and documentation reasonably required by Europæiske ERV in order to collect and enforce its rights of subrogation.

Europæiske ERV may institute any proceedings at its own expense against such third parties in the name of the Insured.

10.10 PERSONAL DATA PROCESSING AND DISCLOSURE OF INFORMATION

Europæiske ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes. Europæiske ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. 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.

The address is:

Europæiske ERV
Kundeambassaden
Frederiksberg Allé 3
1790 København V
Denmark

Requests for correction of personal ID numbers can be made to the same address.

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

10.11 COMPLAINTS BOARD

If any dispute arises between the Insured and Europæiske ERV, and if a further request to the Company fails to produce a satisfactory result, the Insured can lodge a complaint with:

The Insurance Complaints Board

(Ankenævnet for Forsikring)

Anker Heegaards Gade 2

DK-1572 Copenhagen V.

Telephone: +45 33 15 89 00 (10 a.m. to 1 p.m.)

Complaints to the Board shall be submitted by filling in a special Complaints Form and a small fee is charged. The Complaints form and a Giro payment form can be obtained on application to either: a) Europæiske ERV's Head Office, b) the Complaints Board or c) the Danish Insurance Information Service („Forsikringsoplysningen“), Amaliegade 10, DK-1256 Copenhagen K.

Telephone: +45 33 13 75 55 (10 a.m. to 4 p.m.)

10.12 LEGAL VENUE

Actions brought against Europæiske ERV shall be settled according to Danish Law and tried in Copenhagen, Denmark, at the City court („Byretten“) or the Appeals Court, Eastern division („Østre Landsret“).

INFORMATION FOR HOSPITALS/CLINICS/PHYSICIANS

Holders of valid policies are covered for usual, customary and reasonable expenses incurred in connection with acute illness or injury (please check the wording of the policy - SECTION 1).

A. Hospitalization or loss of life

In the event of hospitalization expected to be over 3 days in duration or loss of life, Europæiske ERV's 24-hour Emergency Center must be notified within at the latest 3 days after admission to hospital. The costs of this notification will be refunded by Europæiske ERV.

24-hour Service:

Phone: +45 70 10 90 30

Telefax: +45 70 10 90 40

B. Repatriation

In event of serious illness or injury, Europæiske ERV's 24-hour Emergency Center must be notified immediately by the attending physician or hospital/clinic. Europæiske ERV's medical advisor will, together with the attending physician decide on ways and means of repatriation, if necessary, or transfer of the patient to a more suitable place of treatment, for medical or other reasons.

24-hour Service:

Phone: +45 70 10 90 30

Telefax: +45 70 10 90 40

FINANCIAL ASSISTANCE AT THE DESTINATION

Financial assistance is a local claims adjustment service given as a limited financial cash aid. The amount of compensation paid will depend on the immediate need of the Insured for financial assistance. The claim will be finally processed upon your return from the journey. You can get Financial assistance by contacting Europæiske ERV Telephone +45 70 10 90 30, and Europæiske ERV will ensure you that the aid reaches you within few hours, or you can visit one of our local offices, bringing along documentation for the claim, e.g. police report, invoices from the physician/ hospital etc. If you need immediate assistance or financial assistance, you can get in touch with one of the following offices:

Euro-Centre - Europæiske ERV's local-offices

Czech Republic

Euro-Center Czech Republic
Křižíkova 36a,
CZ-186 00 Praha 8,
Czech Republic
Tel: +420 221 860 630
Fax: +420 227 204 502
E-mail: czechrepublic@euro-center.com

Cyprus

Euro-Center (Cyprus) Ltd.
Scouros Court Flat 25
12 Gr. Afxentiou Avenue
Larnaca 6023
Cyprus
Tel: +357-24 65 9860
Fax: +357-24 65 9861
E-mail: cyprus@euro-center.com

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