

## Insurance Product Information Document

**Company: Europæiske ERV**  
(Europæiske Rejseforsikring A/S). CVR-nr. 62940514

**Product:** Travel Insurance  
**Conditions No.** 1500E  
Valid from June 1st 2018

This document provides a summary of the key information relating to this insurance product. Complete pre-contractual information can be found in the terms and conditions of the insurance and is available by contacting Rotary. Complete contractual information on this product is provided in the terms and conditions in combination with the insurance policy.

### What is this type of insurance?

The insurance product is a travel insurance available for participants of the Rotary Youth Exchange Program. The insurance applies to the persons accepted by Rotary Danmark to participate in the Youth Exchange Program as exchange students going abroad.



#### What is insured?

- ✓ Medical expenses (unlimited)
- ✓ Repatriation incl. in case of loss of life (unlimited)
- ✓ Summoning and Escort (DKK 40,000)
- ✓ Curtailment (DKK 40,000)
- ✓ Personal Accident
  - permanent disability (DKK 1,000,000)
  - loss of life (DKK 600,000)
- ✓ Luggage (DKK 10,000)
- ✓ Personal liability
  - Property damage (DKK 3,000,000)
  - Bodily injury (DKK 5,000,000)
  - Legal aid (DKK 50,000)
- ✓ Search and rescue (DKK 75,000).
- ✓ Evacuation (DKK 375,000).
- ✓ Psychologist in Denmark (DKK 10,000)
- ✓ Crisis counselling (unlimited)
- ✓ Counselling of close relatives (unlimited)



#### What is not insured?

- ✗ Claims brought about deliberately (your intentional or gross negligence).
- ✗ Luggage delay
- ✗ Treatment as a result of suicide or attempted suicide
- ✗ Induced abortion
- ✗ Medication not prescribed by a physician
- ✗ Participation in scientific expeditions
- ✗ Professional sport



#### Are there any restrictions on cover?

- ! Medical expenses:
  - If you have symptoms or a chronic medical condition prior to departure.
  - Treatment and repatriation if Europæiske ERV considers that treatment can await your arrival back home.
  - Dental expenses up to max. DKK 2,500.
- ! Personal accident:
  - Permanent disability as a consequence of illness.
  - Loss of life if the cause is unknown.
- ! Luggage:
  - Theft of items not effectively supervised/left unattended.
  - Damage caused by wear and tear.
- ! The personal liability insurance does not cover incidents incurred while working.



### **Where am I covered?**

- ✓ The insurance provides worldwide cover outside Denmark. However, the insurance does not apply in areas listed on Europæiske ERV's war zone list. Read more [here](#).



### **What are my obligations?**

- In case of emergency you must contact Europæiske ERV's Alarm
- You must save receipts, medical certificates and other evidence documenting your claim. Your claim must be sent to Europæiske ERV as soon as possible.
- To be entitled to full compensation, you must meet the requirements and regulations set out in the insurance terms and conditions.



### **When and how do I pay?**

- The insurance premium is paid to Rotary Danmark as part of the Youth Exchange Program. It must be paid for before departure in order to be valid during the trip.



### **When does the cover start and end?**

For you as a participant of the Youth Exchange Program the insurance provides cover from the time of departure from your Denmark in order to go to your host country and until you return back home.



### **How do I cancel the contract?**

The insurance can only be terminated in writing by Rotary Danmark or by Europæiske ERV.