



Youth
Exchange
Program

Travel Insurance Rotary – Australia – Policy number 50059327

This table provides you with a short explanation of Europæiske ERV's various covers and insurance sums. Below this, you will find the full Global Corporate Travel Insurance Terms & Conditions no. 40503. The insurance contains restrictions and exceptions regarding scope and amount of compensation. It is your responsibility to familiarize yourself with these.

BASICCOVER	INSURANCESUM Per person in DKK
Generally, when the conditions state "Reasonable and necessary expenses", the sum is unlimited. Europæiske ERV's claims department will assess whether the costs are reasonable, necessary, and usual (customary) for the type of treatment / claim.	
CRISIS SET UP ART. 2	
Professional crisis counselling for the insured in connection with accidents, when subject to rape, assault, robbery, or a traumatic experience in connection with natural disasters, acts of terrorism, war or war-like situations etc.	Reasonable and necessary costs
Professional crisis counselling for close relatives – by telephone	Reasonable and necessary costs
REPATRIATION ART. 3	
Repatriation to the place of residence or to a hospital in the country of residence	Reasonable and necessary costs
Return of luggage otherwise left behind due to repatriation	Reasonable and necessary costs
Repatriation of mortal remains in case of death including the costs of fulfilling any obligation required by law, e.g. embalming and zinc-lined coffin.	Reasonable and necessary costs
Funeral expenses at the destination	Reasonable and necessary costs
ESCORT AND SUMMONING ART. 4	
Escort: Covers up to 3 persons, if you are hospitalized, affected by life-threatening illness/injury, pass away, have to be repatriated or cannot follow the original fixed itinerary	Travel costs: Reasonable and necessary costs. Accommodation, meals and local transport: 2.000 per day per escorting person.
Summoning: Covers up to 3 persons, if you are hospitalized for at least 3 days or pass away.	Travel costs: Reasonable and necessary costs. Accommodation, meals and local transport: 2.000 per day per summoned person.

ADDITIONAL COVERAGE	INSURANCESUM
PERSONAL ACCIDENT – DISABILITY AND DEATH ART. 5	
Disability due to an accident where the disability is at least 5 %. The compensation constitutes the percentage of the amount corresponding to the level of disability.	600.000 claim event
Immediate compensation due to injury caused by an accident according to the scheme in the insurance conditions art. 5.1.A.2.	According to the conditions in the scheme
Loss of earning capacity. Permanent reduction in ability to earn an income from work.	If the loss of earning capacity is 15 % or higher, you are entitled to compensation of 25 % of the compensation for permanent disability
Disability caused by tropical and eye diseases	The compensation constitutes the percentage of the capital amount corresponding to the level of disability.
The employer's additional costs to your transportation between your residence and your workplace, due to a bodily injury claim, where you are temporarily unable to use your regular means of transport.	10.000 per claim event
Aids and devices who are necessary to mitigate the consequences of the bodily injury.	Up to 3 years, max. 50.000 per claim event
Technical modifications of local environment including your workplace, your permanent private residence or your private car.	60.000 per claim event
Training and occupational rehabilitation as a result of a bodily injury	60.000 per claim event
Coma - If you are declared comatose as a result of a bodily injury	5.000 per week, max. 100.000 per claim event
Loss of life due to an accident	600.000 claim event as from 16 years old
LUGGAGE COVER ART. 10	
Theft, damage and loss of luggage. Covers professional and personal possessions, including rented or borrowed objects, as well as gifts.	30.000 claim event
Cash	5.000 claim event
Travel documents	30.000 per claim
Expenses in connection with submitting a police report, cancelling debit cards or credit cards.	5.000 per claim
New keys for a private vehicle and/or new keys and/or new locks in a private residence	10.000 per claim
CURTAILMENT ART. 11	
Private curtailment: unforeseen illness, injury or death of your close relatives or serious damage occurring in your place of residence.	Reasonable and necessary costs
Business-related curtailment: unforeseen illness or injury of your close colleagues. Serious damage occurring at the workplace. A sudden and unforeseen event at the destination, which makes the purpose of the business trip impossible.	Reasonable and necessary costs
SECURIY PACKAGE ART. 13	

Transportation to nearest safe destination and/or your country of residence in the event that the Ministry of Foreign Affairs or other national or foreign authority advise you to leave the area where you are currently staying.	Reasonable and necessary costs
Hotel accommodation, meals and local transport	2.000 per day
Replacement purchases of clothing and toiletries.	6.000 per trip
Extended stay due to detention because of natural disaster, quarantine, acts of terrorism, outbreaks of war or war-like states and political unrest.	50.000 per trip
Additional costs for clothing, toiletries or other necessary expenditure because your temporary place of residence has been sealed off by the authorities.	6.000 per trip
Search and rescue	250.000 per claim/500.000 per claim event
Hostage compensation – cover due to kidnapping and hijacking.	Maximum compensation is 750.000 per claim event (see distribution below)
The insured:	
▪ Daily compensation	2.500, with a max of 250.000
▪ Psychological debriefing and counselling following the release	50.000
Policyholder:	
▪ Expenses for advice and negotiation	50.000
▪ Transport expenses for replacement employee	50.000
▪ Salary compensation for the employee in the period of detention + 1 extra month	250.000
Spouse, children, siblings and parents:	
▪ Professional crisis counselling by phone	50.000
▪ Transport, temporary stay, meals and loss of income	50.000
Repatriation of the insured after release and extension of insurance period for up to 14 days after release	Unlimited/ Reasonable and necessary costs
PERSONAL LIABILITY AND LEGAL EXPENSES COVERAGE ART. 14	
Personal liability, compensation to a third party for personal injuries or damage to property. Damage to rented accommodation/hotel room and contents	Personal injury: 10.000.000 per trip Damage to property: 10.000.000 per trip.
Legal expenses for legal disputes arising during your trip abroad. Costs of legal representation, expert reports, travel expenses.	250.000
Bond/bail	See the insurance policy

Baggage – damaged, theft, burglary, robbery, etc.

If your baggage is damaged, or lost during transport, you must report the incident to the airport or to the handling company. Always remember to get a Property Irregularity Report (PIR) before leaving the airport. This report will also be the basis for finding your baggage, if lost.

If your baggage is stolen during your stay, you must report the incident to the local police, if the value of the stolen item exceeds DKK 1,500 (EUR 200). Remember to get a copy of the police report or at least the number on the report.

When you submit your claim, you must state, how the claim event occurred, and the cost of the stolen items.

Fill in the form and list up the lost or damaged items with date of purchase, purchased price and the cost for new items.

Claim Online

English - <https://www.europaeiske.dk/en/erhverv/make-a-claim/>

Danish - <https://www.europaeiske.dk/erhverv/skadeanmeldelse/>

- Fill in the form and attach a copy of your bills and receipts.
- All documentation should be scanned and saved to your computer before submitting your claim.
- Please keep the original receipts until your claim has been processed.

CONTACT INFORMATION

Europæiske ERV Alarm Center

For help with submitting claims, and questions regarding reimbursement, etc.

Office hours 24 hours a day, 7 days a week, 365 days a year

Telephone: +45 7010 9030

E-mail: ERV-alarm@euro-center.dk

Claims department at Europæiske ERV

For help with submitting claims, and questions regarding reimbursement, etc.

Office hours: Monday-Friday 09.00-16.00

Telephone +45 3327 8251

E-mail: erhverv-skade@erv.dk