



# Youth Exchange Program

## Travel Insurance Rotary – Inbound – 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
<b>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.</b>	
<b>ILLNESS AND INJURY ART. 1</b> Regardless of below covers for <b>Illness and Injury</b> , 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.	
Treatment of emergency/unforeseen illness and injury during the journey by a doctor, specialist or emergency room.	Reasonable and necessary costs
Admission to hospital, food and other associated hospital services	Reasonable and necessary costs
Medication prescribed by the treating physician	Reasonable and necessary costs
Medical transport and, if necessary due to risk of treatment failure, transfer to the nearest suitable treatment site	Reasonable and necessary costs
Catching up with your original fixed itinerary if you have not been able to follow your originally fixed itinerary due to unforeseen illness or injury.	Reasonable and necessary costs
Different expenses such as phone calls to Europæiske ERV, newspapers, magazines, books and internet access if your hospitalization is lasting more than 24 hours.	600 per week
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)	Reasonable and necessary costs
Psychologist or psychiatrist after return to your country of residence Psychologist or psychiatrist during the journey – see Art. 2	15.000 per claim
Expenses for local travel cost, accommodation and food in connection with outpatient medical care or in case your treatment has ended but you need to await repatriation	2.000 per day

Compensation in case of sick leave of min. 30 days and up to a maximum of 6 months.	2.000 per month
Pain-relieving dental treatment during travel	Reasonable and necessary costs
Dental injury due to an accident	Reasonable and necessary costs
Injuries arising from chewing and biting	10.000 per trip
Physiotherapy, chiropractor, occupational therapist, osteopath or acupuncturist	10.000 per trip
Medical malpractice	1.000.000 per trip
<b>CRISIS SET UP ART. 2</b>	
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
<b>REPATRIATION ART. 3</b>	
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
<b>ESCORT AND SUMMONING ART. 4</b>	
<b>Escort:</b> 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.
<b>Summoning:</b> 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.
<b>ADDITIONAL COVERAGE INSURANCESUM</b>	
<b>PERSONAL ACCIDENT – DISABILITY AND DEATH ART. 5</b>	
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
<b>LUGGAGE COVER ART. 10</b>	
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
<b>CURTAILMENT ART. 11</b>	
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
<b>SECURIY PACKAGE ART. 13</b>	
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

<b>Hostage compensation – cover due to kidnapping and hijacking.</b>	Maximum compensation is 750.000 per claim event (see distribution below)
<b>The insured:</b>	
<ul style="list-style-type: none"> <li>▪ Daily compensation</li> <li>▪ Psychological debriefing and counselling following the release</li> </ul>	<p>2.500, with a max of 250.000</p> <p>50.000</p>
<b>Policyholder:</b>	
<ul style="list-style-type: none"> <li>▪ Expenses for advice and negotiation</li> <li>▪ Transport expenses for replacement employee</li> <li>▪ Salary compensation for the employee in the period of detention + 1 extra month</li> </ul>	<p>50.000</p> <p>50.000</p> <p>250.000</p>
<b>Spouse, children, siblings and parents:</b>	
<ul style="list-style-type: none"> <li>▪ Professional crisis counselling by phone</li> <li>▪ Transport, temporary stay, meals and loss of income</li> </ul>	<p>50.000</p> <p>50.000</p>
Repatriation of the insured after release and extension of insurance period for up to 14 days after release	Unlimited/ Reasonable and necessary costs
<b>PERSONAL LIABILITY AND LEGAL EXPENSES COVERAGE ART. 14</b>	
Personal liability, compensation to a third party for personal injuries or damage to property. Damage to rented accommodation/hotel room and contents	<p>Personal injury: 10.000.000 per trip</p> <p>Damage to property: 10.000.000 per trip.</p>
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

## What to do in case of:

### Hospitalisation and medical transport

You should always contact our 24/7 Alarm Center in case of hospitalisation, or if you need urgent assistance in general

You must make sure that the treating doctor gives you the information you need. You need the diagnosis and the description of the planned treatment including date of admission and expected date of discharge. You also have to state the physician's and the hospital's contact information.

When the treatment is approved, our Alarm Center will send a guarantee of payment to the hospital, so you do not have to pay for the treatment yourself.

### Doctors', dentists and pharmaceutical bills

In general visits to doctors, specialists, medicine, dentists, physiotherapy, chiropractor etc. must be paid by you, before you submit your claims.

You must report the delayed baggage to the airport or to the handling company. Always remember to get a Property Irregularity Report (PIR) before leaving the airport.

### 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.

### Do you have a chronic or existing illness?

In connection with a trip, you should be aware that it is necessary to apply for a prior medical approval with Europæiske ERV if you have a chronic or existing illness which has not been stable for 2 months up to departure.

In addition, you must apply in the event of new medical conditions, serious chronic conditions, complicated pregnancies and if you have visited a doctor or other treatment provider outside of normal check-ups – even if a diagnosis has not been made.

This shall apply irrespective of the destination and duration of the trip.

How should you proceed ? Read more

**Danish** - <https://www.europaeiske.dk/erhverv/dokumenter/medicinsk-forhandstilsagn/>

**English** - <https://www.europaeiske.dk/erhverv/english/health-declaration/>

### CONTACT INFORMATION

#### Europæiske ERV Alarm Center

Please contact us if you need medical attention, advice or hospitalization

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](mailto:erhverv-skade@erv.dk)