



Flex business

Terms and conditions 770

Effective May 2012

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Contact Gouda Rejseforsikring

Service centre

+45 88 20 88 20
gouda@gouda.dk

Claims centre

Tlf.: 88 88 81 60
Skade@gouda.dk

Your questions can also be answered on our website gouda.dk

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About Gouda Rejseforsikring

Specialists in travel insurance

Gouda Rejseforsikring is one of Denmark's largest travel insurance companies and has been operating in Denmark since 1994. Gouda Rejseforsikring is part of Gjensidige Forsikring ASA, Norway. The company has provided life insurance, health insurance and insurance of valuables since the first fire office was established in 1816. Gouda continues as part of Gjensidige's Danish branch.

Gouda Rejseforsikring helps travellers - on holiday and while working

Gouda Rejseforsikring offers a broad range of quality products to private and business travellers as well as foreign posting insurance. Together with the more than 300 travel agencies and 250 insurance brokers that sell Gouda travel insurance, we offer specialised, personal and thorough advice to travellers on holiday and business travellers.

Part A Introductory Provisions

Who are covered by the insurance?

The insurance will cover persons employed with the Policyholder as well as executive owners and co-owners.

The insurance may be extended to cover:

- a) Members of the Management Board and the Board of Directors, guests by written invitation, accompanying spouse or cohabitant, children.
- b) Foreign branches and subsidiaries.
- c) Other groups of persons following agreement with Gouda.

The extension must be stated on the front page of the policy.

The “Gouda Travel Insurance Card(s)” issued to the Insured shall only serve as information cards vis-à-vis a third party and shall consequently not constitute any independent legal relationship between the Insured and Gouda.

What trips are covered by the insurance?

Business trips that are made for the Policyholder’s account and in the Policyholder’s interest. By endorsement on the policy, the insurance may be extended to cover holiday trips for a holiday held in combination with a business trip.

Business trips with a duration of more than 180 days will not be covered by the insurance.

Where does the insurance provide cover?

The insurance will provide cover in the geographical territory stated in the policy – the Nordic Region, Europe and Worldwide respectively. Trips made in the Insured’s country of residence will only be covered if this has been expressly stated on the front page of the policy.

The insurance will not provide any cover between the Insured’s place of residence and the Insured’s workplace.

The insurance will provide cover from the time at which the Insured leaves his or her place of residence or workplace in the Insured’s country of residence to commence the business trip, however, never earlier than on commencement of the insurance contract. The insurance cover shall cease on the Insured’s return to his or her place of residence or workplace in the Insured’s country of residence, however, never beyond the termination of the insurance contract.

The cancellation insurance will provide cover from the time at which the trip is ordered and shall cease when the Insured leaves his or her place of residence or workplace to commence the trip. The trip must have been purchased during the policy period in order to be covered by the insurance.

Insurance policy and conditions

The policy provides a summary of the insurance covers and the accompanying sums insured. A full overview of what the insurance covers and by how much may only be obtained by reading the present Insurance Conditions and comparing them with the policy. If expenses connected with an insurance event are not included in the insurance cover description (What expenses are covered by the insurance?), this shall mean that the expenses will not be covered by the insurance.

Sum insured

The sums insured and part sums stated in the insurance policy and in the insurance conditions for the individual insurance covers shall form the maximum limit for Gouda’s liability for compensation per claim for an insurance event covered by the insurance under the respective insurance covers.

Part B How to Act in Insurance Events

If you are involved in an acute situation that concerns the present insurance policy, please contact the Gouda Alarm Centre. The Alarm Centre is open 24 hours a day – 365 days a year:

Gouda Alarm Centre

Tel.: +45 33 15 60 60

Fax: +45 33 15 60 61

E-mail: alarm@gouda.dk

At the Gouda Alarm Centre, your inquiry will be answered by an employee, who will assist you. If the matter concerns an illness or an accident, physicians will be on call to provide assistance in the case and to enter into a dialogue with the treating physician. It is important that you follow the instructions that you receive from Gouda’s physician or the Gouda Alarm Centre.

Before you call the Gouda Alarm Centre, you should take a few minutes to ensure that you have all the relevant information at hand. This includes the policy number, your personal identification number, the name and telephone number of the place at which you are staying (physician, hospital, etc.), diagnosis, the name of your own physician as well as, if required, the address of your next-of-kin. This will enable us to help you more quickly.

If you require advice or guidance before, during or after your business trip, please feel free to contact the Gouda Alarm Centre and obviously also Gouda:

Gouda Rejseforsikring

Tel.: +45 88 88 81 40

Fax: +45 88 20 88 21

E-mail: erhverv@gouda.dk

Instructions are given below for how you are to act in an insurance event and what documentation you need to obtain and present in connection with a claim for compensation under the policy.

Cancellation insurance:

Contact Gouda as soon as possible after you have suffered acute illness or injury that necessitates cancellation of your trip. You must ensure that a medical certificate with a detailed diagnosis is obtained. In the event of a wildcat strike, documentation hereof must be forwarded. In the event of fire, storm, flooding, burglary or fraud, a police report must be forwarded.

Luggage:

In the event of theft, robbery, etc., Gouda's liability for compensation shall be subject to the condition that you immediately report the incident to the local police. If the loss or damage has occurred while the luggage was in the care of the transport company or airline, you must immediately report the loss or damage to the company in question and obtain documentation for the report in the form of a PIR (Property Irregularity Report). If the loss or damage results in acute problems, you may contact the Gouda Alarm Centre.

In non-acute cases, the notice of claim must be sent to Gouda as soon as possible. Please enclose the original receipt for the report to the above authorities/companies with your notice of claim as well as original documentation of the value of the effects that have been stolen or damaged. You must state in your notice of claim whether you are the holder of a credit card, and, if so, you must state the card number. Luggage that has been checked in shall be regarded as having been lost at the earliest if it has not been recovered within 30 days after your arrival at the destination.

Luggage delay

If your luggage is delayed, you must report the delay to the airline and ensure that you receive a written confirmation in the form of a PIR (Property Irregularity Report). In addition, you must save receipts for the replacement purchases that you make at the destination and, if possible, obtain documentation of when you

receive your luggage from the airline. Finally, you must submit a notice of claim to Gouda together with the above original vouchers as well as the original plane tickets and luggage labels once you have returned home.

Death:

Contact the Gouda Alarm Centre as quickly as possible. The staff will make the necessary arrangements in consultation with the next-of-kin and the relevant authorities.

Search and rescue:

If a search or rescue operation is necessary, the local authorities must be contacted first. The Gouda Alarm Centre must then be contacted as quickly as possible. The Gouda Alarm Centre will take the necessary steps – possibly in co-operation with the local public authorities.

Replacement:

Contact the Gouda Alarm Centre as quickly as possible. Gouda's liability for compensation shall be subject to the condition that you obtain an exact diagnosis from the treating physician and that you grant Gouda's physician access to all relevant case notes and medical records.

Evacuation:

If you are in an area from which evacuation is necessary, you must contact the Gouda Alarm Centre, which will handle the evacuation – possibly in cooperation with public authorities. You are also welcome to contact the Gouda Alarm Centre if you are uncertain about whether an evacuation is necessary.

Flight delay:

The following documents must be submitted as soon as possible: The notice of claim with attached confirmation of the delay from the airline, the original prepaid invoices and the original invoices for the costs paid.

Late arrival:

As soon as you become aware that you will not be able to make the planned means of transportation, you must contact the Gouda Alarm Centre and provide information about where you have bought the ticket. The Gouda Alarm Centre will then, in co-operation with the travel agency/airline, advise you and help you find alternative transportation.

Recall:

Contact the Gouda Alarm Centre immediately for an assessment of whether compensation for recall will be paid under the

circumstances in question. If so, the Gouda Alarm Centre will arrange extraordinary transport home. If, by agreement, you arrange the home journey yourself or if there have been other outlays that are covered by the insurance, please submit the notice of claim together with relevant documents and vouchers as soon as possible.

Hospitalisation:

Contact the Gouda Alarm Centre as quickly as possible and not later than 24 hours after your hospitalisation. The Alarm Centre can, for example, see to it that any necessary payment guarantee is put up vis-à-vis the hospital in which you are being treated.

Medical treatment:

If you have received treatment by a general practitioner (a physician), you can ask the general practitioner to send the invoice to Gouda. You can also yourself pay the general practitioner for the treatment and subsequently submit your notice of claim and original vouchers to Gouda for reimbursement. If necessary, Gouda can put up a guarantee vis-à-vis the treating physician.

Regardless of the payment method, the notice of claim must be submitted as quickly as possible. Please remember always to obtain the necessary documentation for your illness in the form of a medical certificate with a diagnosis and information about any prescribed medicine as well as original vouchers for payment of expenses for medical treatment and medicine. If the price of the treatment is expected to exceed DKK 5,000, you must contact the Gouda Alarm Centre.

Assault:

Please notify Gouda as soon as possible. Cover under the insurance shall be subject to the condition that the assault is reported to the local police as quickly as possible and that you obtain a medical certificate as soon as possible. You must submit your notice of claim to Gouda as soon as possible.

Personal liability:

You have an obligation to provide Gouda with all details that can provide information about the case, including:

- a) An exact description of the course of events.
- b) The names and addresses of all persons involved.
- c) Information about whether there may be other insurance policies that cover the same event.

d) Witness statements.

e) An itemised statement of the claim.

Remember that you must never admit any liability for damages!

Travel documents:

You have an obligation to provide Gouda with all details about the case, and you are under an obligation to forward documents, including a police report or other proof that the damage or loss has been reported, original receipts, etc. Theft of objects must be reported to the nearest police authority. If this is not possible, the incident must be reported to the tour operator or to Gouda. If, in exceptional cases, the incident cannot be reported on site because of your imminent departure, this must be done as soon as possible after you have returned home.

Legal assistance abroad:

If you require legal assistance, you must immediately contact Gouda.

Deposit/guarantee:

If you are detained or your belongings are withheld and you need to pledge security in the form of a deposit or a guarantee in this connection, you must contact the Gouda Alarm Centre. Any security pledged in the form of a deposit/guarantee will typically be finally settled by repayment of the amount after you have returned home.

Illness or accident:

Contact the Gouda Alarm Centre as quickly as possible. Gouda's liability for compensation shall be subject to the condition that you obtain an exact diagnosis from the treating physician and that you grant Gouda's physician access to all relevant case notes and medical records. If the price of the treatment is expected to exceed DKK 5,000, you must contact the Gouda Alarm Centre.

Summoning of persons and Escort of patient:

Contact the Gouda Alarm Centre as quickly as possible.

Emergency medical transport:

Contact the Gouda Alarm Centre as quickly as possible in any situation in which emergency medical transport may be relevant. Gouda's or the Gouda Alarm Centre's physician will then decide, in consultation with the treating physician/hospital, whether emergency medical transport is to be arranged and, if so, when and how the transport is to take place.

Part C Insurance Conditions

In pursuance of the current Danish Insurance Contracts Act, parts A, B and D shall constitute an integral part of the conditions and any provisions laid down in them shall be followed.

Basic cover

1. Illness

Sum insured: Unlimited

1.1 What expenses are covered by the insurance?

In the event of acute illness or injury that has occurred during the policy period, the insurance will cover ordinary, reasonable and necessary expenses for:

- a) Treatment by a physician during hospitalisation or as an outpatient.
- b) Hospitalisation with room and board in accordance with standard rates for semiprivate (two-bed room) hospital stay.
- c) Hospitalisation in an intensive care unit if this has been prescribed by Gouda's physician or agreed between the treating physician and Gouda's physician.
- d) Supply of screened blood if Gouda's physician finds that the Insured is staying in a risk area as well as observation on site of whether the Insured receives the screened blood.
- e) Medicine prescribed by a physician.
- f) Treatment by a physiotherapist, a chiropractor or an acupuncturist by up to DKK 5,000.
- g) Urgent and acute dental treatment (incl. treatment of mastication damage) by up to DKK 10,000.
- h) Pregnancy complications or preterm birth up to four weeks before the estimated due date as well as treatment of the prematurely born infant(s), including hospitalisation, hotel stay and meals in this connection.
- i) Contact with the Gouda Alarm Centre.
- j) Telephone calls, reading matter, etc. by up to DKK 500 per commenced week for hospitalisation that lasts for more than 24 hours. No documentation for these expenses is required.

The insurance will cover reasonable and necessary extra expenses for:

- k) Hotel stay prescribed by a physician and meals by up to DKK 2,000 per day following approval by Gouda if this means that treatment that would otherwise require hospitalisation can be provided on an outpatient basis.
- l) Hotel stay and meals by up to DKK 2,000 per day following approval by Gouda after concluded treatment and until the

home journey or repatriation can take place or the Insured can catch up with the scheduled travel itinerary.

1.2 The insurance will not cover

The insurance will not cover expenses for:

- a) Treatment of chronic or existing illnesses that, within the past two months prior to the departure, have resulted in:
 - hospitalisation,
 - assessment/treatment by a physician, which is not part of a check-up, or
 - changed medication.
- b) Treatment of chronic or existing illnesses if the Insured:
 - has not consulted a physician, or has refused or given up treatment of the illness, even though the Insured should know or assume that the illness either required treatment or had deteriorated significantly,
 - has been given up as a patient or has received a rejection of treatment,
 - has been given an appointment for, referred for or been put on a waiting list for assessment/treatment,
 - has failed to show up for agreed control visits in the past two months or has given up normal control visits because of previous failures to show up for appointments.
- c) Control and treatment, including medicine, to keep a chronic or existing illness stable and well regulated.
- d) A need for treatment that was known prior to the departure.
- e) AIDS, preliminary stages of AIDS and any possible disease, illness, sequelae or complication connected with these cases.
- f) Induced abortion.
- g) Treatment or stay after the Insured has returned home to his or her country of residence.
- h) Recreational stay or stay at a health resort.
- i) Treatment and hospitalisation if Gouda's physician has assessed that the treatment can wait until the Insured has returned home to his or her country of residence.
- j) Continued treatment and hospitalisation if the Insured refuses to be transported home once Gouda's physician has decided that the Insured should be transported home.
- k) Plastic surgery or cosmetic operations or treatment of sequelae or complications connected with this unless the operation is a direct result of an injury that has required hospital treatment within 24 hours of the occurrence of the injury.
- l) Treatment resulting from the Insured's failure to follow the treating physician's and/or Gouda's physician's instructions.
- m) Replacement, change or repair of prostheses, glasses, contact lenses, hearing aids or other technical aids.

1.3 Special condition for dental treatment

Gouda shall be entitled to reduce the compensation, or refuse to pay any compensation for expenses for dental treatment, if, based on a dentist's assessment, the Insured's teeth are regarded as being in a significantly poorer state than in persons of the same age who attend regular dental control visits and receive treatment recommended in connection with this.

2. Emergency medical transport and repatriation

Sum insured: Unlimited

2.1 What expenses are covered by the insurance?

If the Insured suffers acute illness or injury covered by insurance cover 1 Illness, the insurance will cover reasonable and necessary:

- a) Expenses for transport to the place of treatment, including air ambulance, if Gouda's physician finds that an air ambulance is necessary.
- b) Expenses for transfer to the nearest suitable place of treatment if Gouda's physician finds, following contact with the treating physician, that a transfer is necessary and safe.
- c) Extra expenses for repatriation to the Insured's place of residence or a hospital in Denmark. Gouda's physician will assess, after having contacted the treating physician, whether repatriation is necessary and safe and, if so, the means of transportation that is to be used. Gouda will decide when the repatriation is to take place.
- d) Expenses for travelling companions prescribed by Gouda's physician.
- e) Expenses for repatriation in the event of death to an undertaker in the deceased's country of residence, including expenses for statutory measures, such as embalming and a zinc coffin, or expenses for cremation and/or burial on site in accordance with the wishes of the next-of-kin, by maximum an amount corresponding to the expenses payable for repatriation of the deceased. Gouda may demand, however, that the deceased shall be transported home, for example for the purposes of an autopsy.

If, as a result of an insurance event that is covered by the insurance, the Insured has been unable to follow the scheduled travel itinerary or home journey as planned and if the Insured has not been transported home, the insurance will cover reasonable and necessary extra expenses for:

- f) Either catching up with the scheduled travel itinerary to the place at which the Insured was supposed to be in accordance with the scheduled travel itinerary or a home journey to the Insured's country of residence.

2.2 Practical arrangement of repatriation and home journey

The Gouda Alarm Centre will handle the practical details in connection with repatriation or home journey that is covered by the insurance. If the Insured makes his or her own arrangements for repatriation or home journey without contacting Gouda, the expenses for this will only be covered if Gouda's physician regards the repatriation as necessary and safe and by maximum an amount that corresponds to the expenses that Gouda would have incurred in connection with a similar transport/journey.

2.3 The insurance will not cover

The insurance will not cover expenses for:

- a) Air ambulance if the Insured can be transported by another means of transportation that is medically safe.
- b) Repatriation resulting from the Insured's fear of a risk of infection.

3. Incorrect medical treatment

Sum insured: DKK 1,000,000

3.1 What expenses are covered by the insurance?

In connection with hospitalisation or outpatient treatment covered by insurance cover 1 Illness, the insurance will cover incorrect medical treatment provided by an authorised physician during hospitalisation or outpatient treatment. The liability for compensation shall be fixed in accordance with Sections 20-23 of the Danish Act on the Right to Complain and Receive Compensation within the National Health Service, and the amount of compensation will be fixed in accordance with the Danish Liability for Damages Act.

4. Summoning of persons and escort of patient

Sum insured: Unlimited – 2 persons at the Insured's choice

Summoning of persons

4.1 What expenses are covered by the insurance?

The insurance will provide cover if the Insured suffers:

- a) Acute illness or injury covered by insurance cover 1 Illness, which the treating physician and Gouda's physician expect will result in hospitalisation for minimum two days after the summoned persons' arrival at the place of treatment.
- b) Acute life-threatening illness/injury covered by insurance cover 1 Illness.

4.2 What expenses are covered by the insurance?

The insurance will cover the summoned persons' expenses for:

- a) Transport from their place of residence and back – maximum in economy class.
- b) Transport if the Insured is to be transferred to another place of treatment or is to be transported home – by maximum the same transport class as the Insured. See, however, Sub-clause 4.6 a.
- c) Purchase of Gouda travel insurance for the duration of the period in which the summoned persons accompany the Insured. This shall be subject to the condition that the summoned persons meet the criteria for taking out Gouda travel insurance.
- d) Accommodation in a hospital or hotel by maximum DKK 1,000 per person per day.
- e) Meals and local transport by maximum DKK 250 per person per day.

4.3 The insurance will not cover

Summoning of persons if the Insured is to be transported home within two days from the date of arrival of the summoned persons to the place of treatment.

Escort of patient

4.4 What insurance events are covered by the insurance?

The insurance will provide cover if the Insured:

- a) Suffers an acute illness or injury covered by insurance cover 1 Illness, which the treating physician and Gouda's physician expect will result in hospitalisation for minimum two days.
- b) Suffers an acute life-threatening illness or injury covered by insurance cover 1 Illness.
- c) Is to be transported home as a result of illness, injury or death.

4.5 What expenses are covered by the insurance?

The insurance will cover the escorting person's necessary extra expenses for:

- a) Transport – by maximum the same transport class as the Insured – if the Insured is to be transported to a suitable place of treatment or is to be transported home. See, however, Sub-clause 4.6 a.
- b) Transport to the place of residence or to catch up with a scheduled travel itinerary – by maximum economy class – if the escort of the patient is concluded either upon the Insured's discharge from the hospital at the place of sojourn or upon the

Insured's return to his or her place of residence or a hospital in the Insured's country of residence.

- c) Extension of the existing travel insurance with Gouda or purchase of Gouda travel insurance for the duration of the period in which the summoned persons accompany the Insured. This shall be subject to the condition that the individual escorting person meets the criteria for taking out Gouda travel insurance.
- d) Accommodation in a hospital or hotel by maximum DKK 1,000 per person per day.
- e) Meals and local transport by maximum DKK 250 per person per day.

Summoning of persons/escort of patient

4.6 Limitations of cover

- a) If the Insured is transported home in a better transport class than economy class, the insurance will cover maximum one summoned person/escorting person in the same transport class. If the Insured is transported home in the company of a person with medical training (a physician or a nurse), including air ambulance, any summoned persons/escorting persons shall not be entitled to compensation for expenses for transport in the same transport class as the Insured.
- b) Cover of expenses for accommodation and meals for summoned persons and escorting persons will cease upon the Insured's discharge from the hospital at the place of sojourn or on the Insured's arrival home at his or her place of residence or a hospital in the Insured's country of residence.

5. Recall

Sum insured: Unlimited

5.1 What insurance events are covered by the insurance?

The insurance will provide cover if the Insured:

- a) Is recalled to his or her country of residence due to death or hospitalisation as a result of a serious injury or sudden occurrence of serious illness in one of the following persons: spouse or cohabitant, children, stepchildren, foster children, parents, stepparents, foster parents, brothers and/or sisters, stepbrothers and/or stepsisters, grandchildren, grandparents, children-in-law, parents-in-law, sisters-in-law or brothers-in-law.
- b) Is recalled to his or her country of residence due to death or sudden occurrence of serious illness/injury that requires hospitalisation among the Insured's close employees in the country of residence.

- c) Is informed about serious and acute events in his or her country of residence such as fire or burglary in the Insured's private home or own business or a wildcat strike in the Insured's own business or in the enterprise in which the Insured is the Chief Executive Officer, provided that such an event requires the Insured's personal and immediate presence. This cover shall be subject to the condition that a prior agreement on repatriation is entered into with Gouda.
- d) Discovers acts of fraud or the like in the Insured's own business or in the enterprise in which the Insured is the Chief Executive Officer that have been committed by a person employed with the enterprise and where the Insured's presence is required.

5.2 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary extra expenses for:

- a) Transport to the Insured's country of residence.
- b) Return journey to the place at which the Insured was staying at the time at which the Insured was called home and subsequent home journey to the Insured's country of residence. The return journey must be made not later than 14 days after the Insured was called home.

5.3 The insurance will not cover

The insurance will not cover:

- a) If the Insured arrives in his or her country of residence less than 12 hours from the scheduled time of arrival in accordance with the original travel itinerary.
- b) In those cases in which the person who causes the interruption of the trip has participated in the same trip as the Insured and has been transported home.

5.4 Limitations of cover

The insurance will cover expenses for the same transport form/class as that chosen By the Insured on the interrupted business trip, however, maximum business class.

6. Replacement

Sum insured: Unlimited

6.1 What insurance events are covered by the insurance?

The insurance will provide cover if the Insured:

- a) Becomes incapacitated for work for minimum four consecutive days as a result of serious acute illness/injury or if the Insured

passes away. This cover shall be subject to the condition that the event is covered by insurance cover 1 Illness.

- b) Is recalled in accordance with insurance cover 5 Recall.

6.2 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary extra expenses for:

- a) Transport of a replacement to the place at which the Insured is/ was staying and subsequent return journey to the country of residence.

In case of insurance events mentioned under Sub-clause 6.1 a, the insurance will also cover reasonable extra expenses for:

- b) The Insured's home journey to his or her country of residence. However, this cover shall be subject to the condition that the Insured arrives home more than 48 hours ahead of the scheduled arrival home.

7. Assistance on site – 24-hour emergency service

7.1 What expenses are covered by the insurance?

You will have access to Gouda's 24-hour Danish emergency service in case of both moderate and serious illness during the trip. You can receive advice and guidance about medical treatment, medicine prescribed by the treating physician as well as qualified physicians and dentists abroad.

7.2 The insurance will not cover

The insurance will not cover the Insured's expenses in connection with inquiries to Gouda's 24-hour emergency service.

8. Personal safety

8.1 Counselling on site

Sum insured: Unlimited

8.1.1 What expenses are covered by the insurance?

Expenses for counselling at the place of the accident if the Insured is involved in:

- a) A major accident.
- b) A serious traumatic event that involves several persons.
- c) A natural disaster.
- d) An act of terrorism, war or war-like situation.
- e) Hostage taking.

This cover shall be subject to the condition that Gouda's physician or psychologist finds that such counselling is necessary.

8.2 Telephone counselling of next-of-kin

Sum insured: Unlimited

8.2.1 What expenses are covered by the insurance?

If the Insured is entitled to counselling in accordance with insurance cover 8.1 Counselling on site, the insurance will cover expenses for telephone counselling of the Insured's next-of-kin.

This cover shall be subject to the condition that Gouda's physician or psychologist finds that such counselling of the Insured's next-of-kin is necessary.

8.3 Counselling after arrival home

Sum insured: DKK 10,000

8.3.1 What expenses are covered by the insurance?

The insurance will cover the Insured's expenses for counselling by a psychologist after the Insured has arrived home if the Insured has been involved in:

- a)** A natural disaster.
- b)** An act of terrorism, war or war-like situation.
- c)** Hostage taking.
- d)** A life-threatening epidemic.

This cover shall be subject to the condition that the Insured's own physician refers the Insured to a psychologist for counselling.

8.4 Evacuation

Sum insured: Unlimited

8.4.1 What expenses are covered by the insurance?

The insurance will cover the necessary expenses for transport, hotel accommodation, meals, clothes, local transport, etc. in connection with evacuation to the nearest safe destination or to the Insured's country of residence in the event of the following:

- a)** The Ministry of Foreign Affairs recommends evacuation or home journey because of a current war or war-like conditions or because of an imminent risk of the outbreak of war or war-like conditions in the country in which the Insured is staying.
- b)** The Ministry of Foreign Affairs recommends evacuation or home journey because of current acts of terrorism or an imminent risk of acts of terrorism.
- c)** The Ministry of Foreign Affairs or the local authorities recommend evacuation because of natural disasters or an imminent risk of natural disasters in the area in which the Insured is staying.
- d)** The Danish State Serum Institute recommends evacuation or home journey because of life-threatening epidemics in the area in which the Insured is staying.

The above public authorities' recommendations will form the basis of Gouda's decision about when the evacuation is covered by the insurance and about where the nearest safe destination is located.

8.4.2 Limitation of cover

The transport must take place at the first given opportunity. If, at the time in question, the Insured does not wish to accept the offer of evacuation, the cover shall lapse.

8.4.3 The insurance will not cover

If evacuation has already been recommended or implemented at the time of the Insured's arrival in the area in question.

8.5 Search and rescue

Sum insured: DKK 100,000

8.5.1 What expenses are covered by the insurance?

The insurance will cover the necessary expenses for search and rescue of the person who has been reported missing.

This cover shall be subject to the condition that:

- a)** The event has been reported to the local police/the local authority and that the search/rescue operation has been initiated by the local police/the local authority or by the Ministry of Foreign Affairs.
- b)** The Gouda Alarm Centre is contacted as quickly as possible once a search or rescue operation becomes necessary and that the Gouda Alarm Centre approves the companies that will handle the search and the extent hereof.

8.5.2 Limitation of cover

- a)** Regardless of the number of insurance policies taken out and the number of policyholders, the maximum compensation payable per insurance event shall be limited to DKK 300,000.
- b)** Cover will only be provided if the person who is missing is insured with Gouda. If a search is instituted for several persons as a group, the search expenses will subsequently be distributed evenly on the number of persons missing.
- c)** A person shall not be regarded as missing if the Insured has failed to inform his or her next-of-kin about his or her whereabouts and the Insured's family wishes to establish contact with him or her, regardless of the reason for this.
- d)** All claims made under this Sub-clause shall carry an excess of 10 %, however, minimum DKK 2,500 per insurance event.

8.5.3 The insurance will not cover

- a)** Fees to organisations/public authorities that normally work on search assignments on a voluntary basis/free of charge.
- b)** A search north of the 75th parallel or on the South Pole.
- c)** A need for a search caused by the Insured having shown gross negligence.

- d) A search for policyholders with existing mental disorders, which are assumed to be the cause of their disappearance.
- e) A search for policyholders for whom a terminal diagnosis has been made.
- f) A search for persons who go missing during their performance of professional sport or while they are on a scientific expedition.
- g) Search and rescue costs in the event of kidnapping or highjacking.

8.6 Terrorism

Sum insured: Unlimited

8.6.1 What expenses are covered by the insurance?

- a) If the Insured is a direct victim of terrorism and this results in personal injury, the insurance will cover the necessary extra expenses for premature home journey / repatriation to the Insured's country of residence, including, if necessary, by air ambulance. This cover shall be subject to the condition that Gouda's physician finds that repatriation is necessary and that the transport is arranged in accordance with an agreement with Gouda.
- b) If the Insured is an indirect victim of terrorism as a result of an act of terrorism being committed within a radius of 5 km from the Insured's place of sojourn in the form of a bomb blast, an attack with chemical or biological weapons, highjacking of an aeroplane or any other form of terrorism that results in personal injury to other persons than the Insured himself/herself, the insurance will cover the necessary extra expenses for premature home journey. The insurance will cover up to half the amount that the Insured has originally paid for the journey.

8.6.2 Limitations of cover

The cover provided under Sub-clause 8.6.1 b shall be subject to the condition that a premature home journey / repatriation results in the Insured's arrival in his or her country of residence more than 72 hours ahead of the Insured's originally scheduled arrival home.

8.6.3 The insurance will not cover

Any repatriation organised by the tour operator or other parties, including public authorities, will not be covered by the insurance.

8.7 Hostage taking

Sum insured: Unlimited

8.7.1 What expenses are covered by the insurance?

If the Insured has been taken hostage, the insurance will cover:

- a) Necessary extra expenses for repatriation of the Insured to his or her country of residence (including, if necessary, by air ambulance), provided that Gouda's physician finds that

repatriation is necessary and that the transport has been arranged by agreement with Gouda.

- b) Extra expenses, however, maximum DKK 15,000, for hotel accommodation, local transport and meals.
- c) Extension of the policy period if the policy period expires while the Insured is being held hostage. The extension will enter into force on expiry of the current policy period and will remain in force until the Insured has returned home to his or her country of residence, however, maximum 14 days after the Insured has been released.

8.7.2 The insurance will not cover

- a) Expenses for investigation of a case of hostage taking.
- b) Expenses for a ransom.
- c) Any damage, injury or loss that has occurred as a result of events that take place in areas with war, war-like conditions, insurrection or civil unrest.

8.8 Detention in connection with war

Sum insured: DKK 50,000

8.8.1 What expenses are covered by the insurance?

If the Insured is detained by the public authorities in a country as a result of war or the risk of war, the insurance will cover:

- a) Reasonable and necessary extra expenses for accommodation and domestic transport.
- b) Necessary extra expenses for meals by up to DKK 500 per day.

8.8.2 Limitation of cover

This cover will cease three months after the Insured is initially detained.

9. War risk (applies to all insurance covers)

9.1 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for insurance events that are covered by the present insurance and that have occurred directly or indirectly as a result of war, war-like acts, insurrection or civil unrest.

9.2 Limitations of cover

The cover will cease at the time at which there is a possibility of evacuation.

9.3 Exclusion

If evacuation had already been recommended or performed due to current unrest at the time of the Insured's entry into the area in question, the insurance will not provide cover.

Extended cover A - accident

10. Accident

Sum insured: Is stated in the policy

10.1 Definition of an accident

A sudden event that causes personal injury.

10.2 What covers are provided under the insurance?

- A Disability
- B Loss of capacity to work
- C Death
- D Dental damage
- E Assault

A. Disability

- 1) The Insured shall be entitled to compensation for disability if an accident has resulted in permanent injury of minimum 5 %. The degree of permanent injury will be fixed once the Insured's condition has become stationary, i.e. when the Insured's condition cannot be expected to change significantly, however, not later than three years after the occurrence of the accident.
- 2) The degree of permanent injury will be fixed in accordance with the degree of medical disability according to the Danish National Board of Industrial Injuries' permanent injury rating list without the Insured's occupation being taken into consideration.
- 3) The compensation for disability will amount to twice the percentage of the sum insured that corresponds to the degree of permanent injury.
- 4) An existing disability cannot result in the degree of permanent injury being fixed at a higher percentage than if such disability had not existed.
- 5) The degree of permanent injury for loss of several body parts cannot exceed an overall percentage of 100 %.
- 6) A disability that existed prior to the accident will not entitle the Insured to any compensation.
- 7) The Insured must be under continuous treatment by a physician and follow the physician's instructions.

B. Loss of capacity to work

If an accident has resulted in a permanent reduction in the Insured's ability to earn income from work once the Insured's condition has become stationary, the Insured will be entitled to compensation for loss of capacity to work.

The loss of capacity to work will be stated in accordance with Section 5 of the Danish Liability for Damages Act and if the Insured's loss of capacity to work is minimum 15 %, the Insured will be entitled to compensation of 25 % of the compensation for disability paid under the insurance cover for Disability.

C. Death

- 1) If an accident directly results in the Insured's death within three years from when the accident occurred, the sum insured for the death will be paid.
- 2) If compensation has been paid from Gouda under the insurance covers for Disability or Loss of capacity to work, compensation will be paid at the amount by which the sum insured in the event of death exceeds the amount of compensation that has already been paid.

D. Dental damage

- 1) The insurance will cover reasonable and necessary expenses for treatment of dental damage that is sustained as a result of an accident. This cover of dental damage shall be subject to the condition that the treatment has been approved in advance by Gouda.
- 2) In the event of dental damage that has been sustained abroad, the diagnosis and acute dental treatment must be commenced abroad. The final treatment may, if necessary, be provided in the Insured's country of residence.
- 3) This concerns one-off expenses – i.e. the insurance will not cover renewed treatment that can be related to the same dental damage.
- 4) The treatment must have been concluded within five years from when the dental damage was sustained.
- 5) Gouda shall be entitled to reduce the compensation, or refuse to pay any compensation, for expenses for dental treatment if, based on a dentist's assessment, the Insured's teeth are regarded as being in a significantly poorer state than in persons of the same age who attend regular control visits and receive treatment recommended in connection with this.
- 6) Mastication damage will not be covered.

E. Assault

If the Insured is assaulted and this results in demonstrable personal injury, the insurance will cover compensation for:

- loss of earnings,
- expenses for cure and treatment,
- compensation for pain and suffering and
- tort or other loss,

that the person causing the injury will be ordered to pay to the injured party in accordance with Danish case law and legal practice in pursuance of the Danish Liability for Damages Act for an assault that takes place under similar circumstances in Denmark. The payment of compensation shall be subject to the condition that the Insured is alive when the compensation is paid.

The insurance will not cover

The insurance will not cover property damage resulting from an assault.

10.3 Limitations of cover

- a) For a single insurance event, the total compensation payable under the insurance covers for Disability and Loss of capacity to work cannot exceed the sum insured.
- b) For an accident that occurs during the performance of occupational employment and other paid work, except for office and clerical employment or employment of an executive and supervisory nature, the insurance will provide cover by half the sums insured for the insurance cover unless otherwise stated on the front page of the policy.
- c) For persons above 65 years of age, the insurance will provide cover under Disability by half the sums insured for the insurance covers.
- d) For persons below 18 years of age, the sum insured in the event of death will be limited to DKK 25,000. The sum insured under Disability will automatically be increased by the amount by which the sum insured in the event of death has been reduced.
- e) For persons above 75 years of age, the insurance will provide cover under Death by half the sum insured for the insurance cover.
- f) For an insurance event that occurs during skiing (incl. snowboarding and ski jumping), the following shall apply:
 - 1) sub-clause 10.2 A 3 shall not apply. The compensation for disability will solely amount to the percentage of the sum insured that corresponds to the degree of permanent injury.
 - 2) Regardless of the sum insured, the insurance will cover by maximum DKK 500,000 under the insurance cover for Disability.
- g) Regardless of whether higher sums insured have been taken out on one or several policies with Gouda, Gouda's liability for compensation per person can never exceed DKK 10 million under Disability and Loss of capacity to work and DKK 20 million under Death.

For an accident that has occurred during aviation, the following special limitation of cover shall apply:

- h) The insurance will only cover an accident in which the Insured is involved as a passenger on a nationality-registered aircraft.

10.4 The insurance will not cover

The insurance will not provide cover under Disability, Death, Loss of capacity to work and Dental damage if:

- a) the insurance event has occurred as a result of illness and/or the triggering of a latent predisposition to illness even though the illness has occurred or has been aggravated as a result of an accident,
- b) the cause of the insurance event is unknown,
- c) the consequences of an accident have been aggravated by an existing or randomly intercurrent illness.

10.5 Who will receive the compensation?

- a) Compensation under Disability, Loss of capacity to work, Dental damage and Assault will be paid to the Insured. The payment of compensation shall be subject to the condition that the Insured is alive at the time at which payment of the compensation can be claimed.
- b) If the Insured passes away, the sum insured in the event of death will be paid to the closest next-of-kin unless Gouda has been otherwise informed. Payment to the closest next-of-kin shall mean to the Insured's spouse, or if there is no surviving spouse, to the Insured's children or, if there are no surviving children, to the Insured's cohabitant or, if there is no surviving cohabitant, to the Insured's beneficiaries.

10.6 The National Board of Industrial Injuries

The degree of permanent injury shall be finally fixed by the National Board of Industrial Injuries if the Insured so demands. The costs for this will be divided equally between the Insured and the insurance company.

If the National Board of Industrial Injuries fixes a degree of permanent injury that is higher than the percentage fixed by Gouda, Gouda shall pay the full fee to the National Board of Industrial Injuries.

Extended cover B – life assurance and illness-related disability

11. Life assurance and illness-related disability

Sum insured: Is stated in the policy

11.1 What covers are provided in Life assurance and Illness-related disability?

- A Life assurance – Compensation in the event of death
- B Disability in the event of illness
- C Disability caused by tropical diseases or eye diseases

A. Life assurance – Compensation in the event of death

- 1) If the Insured passes away during the policy period, without the death being caused by an accident (a sudden event that causes personal injury), the sum insured fixed for the death will be paid. In addition, the following special covers will apply to trips abroad and trips in the Insured's country of residence respectively.
- 2) Death after repatriation from abroad:
Compensation in the event of death will be paid under the insurance if the Insured passes away within 14 days from when Gouda has transported the Insured home from abroad. This cover shall be subject to the condition that the death is a direct cause of the illness or complications from the illness that resulted in the repatriation.
- 3) Cover under and in connection with trips in the Insured's country of residence:
If the Insured is hospitalised acutely during a trip in his or her country of residence, compensation in the event of death will be paid under the insurance if the Insured passes away as a direct result of the illness or complications from the illness that caused the admission for up to 14 days from when the Insured was admitted.

B. Illness-related disability

- 1) If an illness that has occurred during the trip has caused a permanent injury of minimum 5 %, the Insured will be entitled to compensation for disability under the insurance. The degree of permanent injury will be fixed when the Insured's condition has become stationary, which means that the Insured's condition is no longer expected to change significantly, however, not later than three years after the occurrence of the illness.
- 2) The degree of permanent injury will be fixed in accordance with the degree of medical disability without the Insured's occupation being taken into consideration.
- 3) The compensation for disability will amount to the percentage of the sum insured that corresponds to the degree of permanent injury.
- 4) Regardless of whether the Insured suffers permanent injury to several body parts, the degree of permanent injury cannot overall exceed 100 %. Any disability that existed prior to the illness will not entitle the Insured to compensation.
- 5) An existing disability cannot have the effect that a higher amount of compensation will be fixed than if such disability had not existed.
- 6) The Insured must under continuous treatment by a physician and follow the physician's instructions.

C. Disability caused by tropical diseases or eye diseases

- 1) The insurance will cover disability caused by a tropical disease or an eye disease that has been contracted during a trip. The degree of permanent injury and compensation will be fixed in accordance with insurance cover 11.1 B Illnessrelated disability.
- 2) If the illness deteriorates continuously, the final compensation will be fixed in accordance with the disability that specifically existed on the third anniversary of the onset of the illness.
- 3) Gouda's liability for compensation shall be subject to the condition that the Insured has followed WHO's and/or the Danish State Serum Institute's recommendations for vaccination and prophylaxis, including medicinal malaria prophylaxis, for trips to the area in question.

11.2 Who will receive the compensation?

The compensation for disability will be paid to the Insured, and the payment of compensation shall be subject to the condition that the Insured is alive at the time at which payment of the compensation can be claimed. The sum insured in the event of death will be paid to the closest next-of-kin unless Gouda has been otherwise informed. Payment to the closest next-of-kin shall mean to the Insured's spouse, or, if there is no surviving spouse, to the Insured's children or, if there are no surviving children, to the Insured's cohabitant or, if there is no surviving cohabitant, to the Insured's beneficiaries.

11.3 The insurance will not cover

The insurance will not cover:

- a) compensation in the event of death for children under 18 years of age,
- b) persons who have attained 65 years of age at the time of the insurance event,
- c) injury or damage covered under the insurance cover for Accident.

Extended cover c – luggage, luggage delay, travel documents, flight delay, cancellation insurance

12. Luggage

Sum insured: Is stated in the policy

12.1 What objects are covered by the insurance?

The insurance will cover objects that the Insured brings with him or her or buys on the trip.

12.2 What objects are not covered by the insurance?

The insurance will not cover:

- Tickets, passport and credit cards/debit cards. See under insurance cover 14 Travel documents.
- Product samples, merchandise and collections.
- TV sets, motor vehicles, boats, surfboards, windsurfers, caravans, trailers, bicycles and other means of transportation as well as accessories for all these objects.
Contact lenses and prostheses.

12.3 What insurance events are covered by the insurance

The insurance will cover:

- a) Financial loss that has been incurred as a result of all types of theft and damage.
- b) Loss of luggage that has been checked in.

12.4 Limitations of cover

- a) Theft from a locked motor vehicle will be covered by 50 % of the sum insured stated on the front page of the policy.
- b) Cash, traveller's cheques, securities and similar valuables will be covered by a maximum total amount of DKK 5,000 and will only be covered in the event of loss as a result of fire, theft from a locked hotel room and/or a locked safe deposit box (however, only if there are clear signs of forced opening hereof) or theft of valuables that the Insured carries on or with him or her and only if the theft is discovered at the time at which it is committed.
- c) Gold, silver, jewellery, precious metals and the like will be covered by 50 % of the sum insured stated on the front page of the policy, and compensation will only be paid in the event of loss as a result of fire, theft from a locked hotel room and/or a locked safe deposit box (however, only if there are clear signs of forced opening hereof) or robbery.
- d) A single object with accessories (for example a camera with equipment) will be covered by a maximum amount of compensation of DKK 15,000 regardless of whether several covers for the object may have been taken out with Gouda.

- e) During air transport, PCs/computer equipment, jewellery, watches, diving computers, photographic equipment, video equipment and audio equipment, including portable music players, will only be covered if they are brought on board the aeroplane as hand luggage.

12.5 The insurance will not cover

The insurance will not provide cover for:

- a) Objects that have been left, lost or mislaid.
- b) Theft of luggage that has not been under effective supervision. Luggage that has been left unattended (also for a short period of time) will not be regarded as luggage that is under effective supervision.
- c) Theft from a locked hotel room, motor vehicle, caravan or trailer where there are no visible signs of forced entry.
- d) Theft from an unlocked hotel room, apartment, holiday home, car and boat.
- e) Loss of or damage to luggage that is sent by a separate means of transportation independently of the Insured's journey.
- f) Damage to luggage caused by poor packaging as well as general wear, scratches, nicks, dents, etc. to suitcases or bags.
- g) Indirect loss.
- h) Loss resulting from misuse of traveller's cheques, credit cards or debit cards.

12.6 Statement of luggage claims

- a) For objects that are less than two years old according to documentation provided (receipt, warranty certificate, etc.), compensation will be paid by an amount that is equal to the value of corresponding new objects. See, however, under Subclause 12.6 d regarding PCs, laptops and PDAs.
- b) For objects that are more than two years old and for which documentation of their age and purchase price can be provided (receipt, warranty certificate, etc.), compensation will be paid by the amount that it will cost to replace the object with a deduction for age, use, fashion, reduced usability and other circumstances.
- c) For objects for which no documentation of their age and purchase price can be provided (receipt, warranty certificate, etc.), Gouda will be entitled to fix the amount of compensation at its own discretion.
- d) No depreciation will be made for PCs, laptops and PDAs during the first year. The object will subsequently be written off over three years.
- e) Gouda shall be entitled, but not under an obligation, to pay compensation in kind.

- f) Gouda shall be entitled to have damaged objects repaired or to pay an amount to the Insured that corresponds to the repair costs for the damaged object.
- g) For loss of storage media with analog or digital data/recordings as well as loss of film, manuscripts, drawings and the like, only the value of the medium/the raw material will be covered.

13. Luggage delay

Sum insured: DKK 5,000

13.1 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for replacement purchases:

- a) By up to DKK 3,000 if luggage that has been checked in is delayed in relation to the Insured's arrival at a place of destination outside the Insured's country of residence.
- b) By up to a further DKK 2,000 if luggage that has been checked in is delayed by more than 48 hours in relation to the Insured's arrival at a place of destination outside the Insured's country of residence. If it subsequently turns out that the luggage has been lost, Gouda's expenses for replacement purchases will be deducted from any compensation paid under insurance cover 12 Luggage. The deduction shall only apply to replacement purchases of up to DKK 2,000 made after the luggage has been delayed for 48 hours.
- c) By up to DKK 1,000 if luggage that has been checked in is delayed by more than 24 hours in relation to the Insured's arrival at a place of destination in the Insured's country of residence if the Insured is to commence a trip abroad within 72 hours of the expected arrival in the Insured's country of residence. A requirement for such compensation shall be that this trip abroad has been ordered before the delay occurred.
- d) By up to DKK 500 if the luggage has been checked in and the flight is delayed, and this makes extraordinary overnight hotel accommodation necessary. The insurance will cover expenses for purchases of necessary toiletries and clothes. A number of flight delays that are all a result of one and the same cause or event will be regarded as one single delay in terms of compensation.

13.2 The insurance will not cover

The insurance will not provide cover for:

- a) Luggage that has been handed in for transport with another means of transportation than that used by the Insured.
- b) Luggage delay that has not been reported to the airline as soon as the Insured has become aware that the luggage is delayed.

- c) Any form of toiletries that the Insured has purchased later than 24 hours after the actual time of arrival at the place of destination.
- d) Replacement purchases made after the time at which the Insured has received his or her luggage delay.

14. Travel documents

Sum insured: DKK 5,000

14.1 What insurance events are covered by the insurance?

The insurance will cover all types of theft of and damage to tickets, passport, visa and credit cards.

14.2 What expenses are covered by the insurance?

The insurance will cover the Insured's reasonable and necessary extra expenses for:

- a) Replacement of tickets, passport, visa and credit cards.
- b) Transport, fees and photos.

14.3 The insurance will not cover

The insurance will not cover:

- a) Objects that have been left, lost or mislaid.
- b) Theft of travel documents that have been left unattended or that are not under effective supervision.
- c) Loss in connection with misuse of credit cards.
- d) Time used for recovery of the objects.

15. Flight delay

Sum insured: DKK 1,000

15.1 What expenses are covered by the insurance?

If a flight is delayed for minimum 6 hours, the insurance will cover:

- a) Prepaid and non-refundable expenses for stay.
- b) Reasonable and necessary extra expenses for meals and accommodation that are incurred as a result of the delay and that are not paid by the airline or another party.
- c) Reasonable and necessary extra transport expenses to and from the airport.

15.2 Limitations of cover

The insurance will only cover delay caused by the following conditions:

- a) Extreme weather conditions.

- b) Lockout, strike or other work stoppage among the staff of the airline that the Insured is to use in accordance with the travel itinerary.
- c) Lockout, strike or other work stoppage in the airport that the Insured is to use in accordance with the travel itinerary.

15.3 Special conditions

The cover shall only apply to ordinary scheduled services that are fully covered by the airline's ordinary plan for scheduled services, rules and provisions. In the event of doubt, the "ABC World Airways Guide" will be used to decide whether a service is an ordinary scheduled service.

15.4 The insurance will not cover

The insurance will not cover:

- a) Any delay of charter flights.
- b) Any delay to and from the Faroe Islands and Greenland.

16. Cancellation insurance

Sum insured: DKK 5,000

16.1 What insurance events are covered by the insurance?

The insurance will provide cover if the Insured cannot commence the trip or the purpose of the trip cannot be met because of:

- a) Death or serious acute illness/injury of the Insured himself/herself or his or her spouse/cohabitant, parents, parents-in-law, children, grandchildren, children-in-law, brothers and/or sisters, sisters-in-law, brothers-in-law, stepparents, stepbrothers and/or stepsisters and grandparents. This cover shall be subject to the condition that the person who gives rise to the cancellation has not attained 75 years of age.
- b) A wildcat strike in the Insured's own business immediately prior to the departure.
- c) Acts of fraud or the like in the Insured's own business or in the enterprise in which the Insured is the Chief Executive Officer that have been committed by a person employed with the enterprise and where the Insured's presence is required.
- d) Fire, flooding, burglary or storm damage in the Insured's private home or the Insured's own business immediately prior to the departure.

16.2 What expenses are covered by the insurance?

The insurance will cover that part of the Insured's payment to which the tour operator is entitled in accordance with the general travel conditions.

16.3 The insurance will not cover

The insurance will not provide cover if any illness or injury that is the reason for the cancellation of the trip was present at the time at which the trip was booked. It shall be a condition that there were no symptoms of illness prior to the booking of the trip.

Extended cover d – late arrival

17. Late arrival

Sum insured: DKK 25,000

17.1 What insurance events are covered by the insurance?

If the Insured has to catch up with the scheduled travel itinerary because the Insured:

- a) Misses a public means of transportation or a means of transportation provided by the tour operator through no fault of the Insured, and the Insured could not have foreseen or avoided this.
- b) Is involved in an insurance event covered under insurance cover 14 Travel documents in which the Insured is unable to replace plane tickets, passport or visa in time.

17.2 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary extra expenses for:

- a) Transport to catch up with the scheduled travel itinerary – in maximum the same class as for the original outbound journey.
- b) Hotel stay – maximum DKK 1,500 per day.
- c) Meals and local transport – maximum DKK 250 per day.

17.3 Special provisions

This cover shall be subject to the condition that:

- a) The ticket(s) has/have been ordered and paid for 24 hours before departure.
- b) The Insured tries to replace any lost travel documents as quickly as possible – contact the tour operator or the Gouda Alarm Centre, if required.

17.4 The insurance will not cover

The insurance will not provide cover for:

- a) Late arrival in connection with a connecting flight where at least the official minimum connecting time has not been included.

- b) Late arrival on the outbound journey by up to 24 hours after the time of departure if the insurance has only been taken out on the day of departure.

Extended cover e – personal liability, legal assistance abroad, deposit/guarantee

18. Personal liability

Sum insured:

Personal injury: DKK 10,000,000

Property damage: DKK 5,000,000

18.1 What insurance events are covered by the insurance?

The insurance will provide cover if, in accordance with the existing law in the country in which the injury or damage occurs, the Insured becomes liable to pay damages for injury to persons or damage to property in accordance with the general rules on liability for non-contractual damages.

It can be stated as guidance that, in accordance with Danish law, a person will normally be legally liable if he or she is responsible for causing the injury or damage in question through fault or negligence. If the person causing the injury or damage is not at fault, i.e. is not responsible for this, the injury or damage is regarded as accidental, and there is no liability for damages for accidental injury or damage. In such a situation, the injured party must bear the loss himself/herself.

18.2 What expenses are covered by the insurance?

The insurance will cover:

- a) The amount that the Insured becomes liable to pay.
- b) Costs in connection with the decision of the question of liability for damages that have been paid following an agreement with Gouda.
- c) Damage to rented dwelling/hotel premises and contents, however, with an excess of DKK 2,000 per insurance event.

18.3 The insurance will not cover

The insurance will not cover the Insured's liability for damages for injury or damage:

- a) That has occurred in a work-related or business-related situation.
- b) To or loss of the Insured's own effects.

- c) Resulting from the Insured having undertaken more extensive liability by agreement or otherwise than the liability that applies in accordance with the general rules on liability for non-contractual damages.
- d) To objects that the Insured has borrowed or rented or has in storage, for use, transportation, processing or that is in the Insured's possession in some other way, except for the situations mentioned under Sub-clause 18.2 c.
- e) Where the Insured has passed on a disease to other persons by infection or in some other way.
- f) Caused by use of a motor vehicle, caravan or trailer, aircraft or vessel with an engine of more than 10 HK or any vessel that is more than five metres long.
- g) Caused to family members or travelling companions.
- h) Caused by an animal.
- i) In the form of fines and claims for penalties and the like.

19. Legal assistance abroad

Sum insured: DKK 100,000

19.1 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary:

- a) Expenses for legal assistance if a dispute that has occurred during the trip or at the destination requires legal assistance.
- b) Expenses for legal assistance in connection with criminal proceedings. If the Insured is found guilty of a criminal offence at the court of first instance, legal expenses that have already been paid shall be regarded as an interest-free loan, which must be repaid to Gouda on demand. Interest on the loan will be payable at the Danish Central Bank's discount rate plus 4 %.
- c) Travelling expenses incurred as a result of the Insured being summoned to appear as a witness before a foreign court.
- d) Expenses for deposit/guarantee that is necessary for release of the Insured or the Insured's belongings from detention by foreign authorities. The security pledged in the form of a deposit/guarantee shall be regarded as an interest-free loan, which shall be repaid to Gouda after release or on demand.

19.2 Special conditions

This cover shall be subject to the condition that:

- a) The matter that forms the basis of the dispute or the criminal proceedings has occurred during the policy period and concerns circumstances that have occurred during the trip.
- b) The Insured is directly involved in the dispute or the criminal proceedings.

- c) The dispute cannot be heard administratively or by an appeals board, a complaints board or a similar body.

19.3 Excess

- a) For any claim under Sub-clauses 19.1 a and c, the Insured shall have an excess of 10 % of the total expenses covered under the insurance, however, minimum DKK 2,500.
- b) For any claim under Sub-clause 19.1 b, the Insured shall have an excess of 20 % of the total expenses covered under the insurance, however, minimum DKK 5,000.

19.4 The insurance will not cover

The insurance will not cover:

- a) Expenses that have not been incurred on a reasonable basis, for example because the Insured is not found to have had a reasonable cause for conducting the case or because the expenses are not reasonably proportionate to the subject-matter of the case.
- b) Disputes between the Insured and the travel agency/tour operator/travel agent, the airline or one or more of the Insured's travelling companions.
- c) Disputes between the Insured and Gouda.
- d) Disputes in connection with contractual, business-related or work-related matters.
- e) Disputes in connection with family or social matters or matters relating to pensions or inheritance law.
- f) Expenses in connection with traffic cases in which a motorised means of transportation was used by the Insured.
- g) Actual damages or penalty-like claims.

20. Deposit/guarantee

Sum insured: DKK 100,000

20.1 What expenses are covered by the insurance?

The insurance will cover:

- a) Deposit/guarantee. Deposit/guarantee shall mean payment that can permanently or temporarily release the Insured or the Insured's possessions from detention by the local authorities. The security pledged in the form of a deposit/guarantee shall be regarded as an interest-free loan, which shall be repaid to Gouda upon release or on demand.
- b) Transport expenses for one person at the Insured's choice – maximum economy class – to the Insured's place of sojourn and back to the place of residence if the Insured is detained by the local authorities for more than 48 hours.

20.2 The insurance will not cover

The insurance will not cover deposit/guarantee in connection with:

- a) Disputes between the Insured and the travel agency, the tour operator, the travel agent or a travelling companion.
- b) Legal proceedings or arbitration proceedings that are instituted in connection with contractual, business-related or work-related matters.
- c) Liability for use of a motor vehicle, caravan or trailer, an aircraft or a vessel with an engine of more than 10 HK or any vessel that is more than five metres long.
- d) Disputes that have arisen prior to departure on the trip or cases that concern matters that have not arisen during the trip.
- e) Drugs-related cases, cases concerning weapons or cases concerning the Insured's participation in criminal acts.
- f) Debt collection or recovery proceedings against the Insured if there is no doubt about the validity and size of the claim.

Joint conditions

21. General exclusions

The insurance will not cover insurance events that concern, are caused by or occur as a direct or indirect result of:

- a) Intent or gross negligence.
- b) Abuse of alcohol, narcotic drugs, medicine and/or abuse of other intoxicants.
- c) Self-induced intoxication, where the intoxication is a significant contributory cause of the injury or damage.
- d) Participation in mountain climbing, rock climbing, parachuting, motor racing of any kind, paragliding, ski jumping, hanggliding and professional sport or training for this.
- e) The Insured's participation in scientific expeditions.
- f) Strike, lockout, arrest, sequestration or other measures taken by a public authority, cf., however, Sub-clause 20.1.a.
- g) Release of nuclear energy or radioactive forces or radiation from radioactive fuel or waste.
- h) War, war-like acts, insurrection or civil unrest that occurs after the Insured had an initial opportunity to be evacuated. Please see insurance cover 9 War risk.
- i) Employees at nuclear plants during the performance of their work.
- j) Injury or damage that has occurred during aviation unless the Insured is carried as a passenger on a nationality-registered aircraft.

Furthermore, the insurance will not cover:

- k) Injury or damage that has occurred in connection with the use and handling of radioactive material.

22. Payment of premium

The first premium shall fall due for payment on commencement of the insurance, and subsequent premiums shall fall due on the stated due dates.

The premium will be collected via giro transfer or bank transfer. The Policyholder shall pay the expenses connected with payment of the premium.

Stamp duty to the Danish State will be charged in accordance with the rules of the Danish Stamp Duty Act and will be collected together with the premium.

Demands for payment will be sent to the stated billing address. If the billing address is changed, Gouda must be notified hereof immediately. If the premium is not paid, Gouda will send a reminder of payment of the due premium. The reminder will be sent at the earliest 14 days after the due date. This reminder will contain information that the insurance cover will cease if the premium is not paid not later than 14 days after the date on which the reminder was sent.

If Gouda has sent such a reminder, Gouda shall be entitled to charge a handling fee.

23. Indexation

Indexation will be based on the consumer price index published by Statistics Denmark (Danmarks Statistik) for September. The basis for indexation will be the consumer price index for September 2007.

If publication of the consumer price index ceases or if the basis for its calculation is changed, Gouda shall be entitled to lay down new rules for the future indexation.

Premium

All premiums for the individual insurance covers will be indexed every year on the principal due date of the policy.

Sum insured

The following total sums insured will be indexed:

- Accident (however not assault)
- Life assurance and illness-related disability
- Luggage

24. Term and termination of the insurance

- a) The insurance has been taken out for 1-year terms and will automatically be renewed until it is terminated or amended in writing at minimum one month's notice to the end of a policy period by the Policyholder or Gouda.
- b) If Gouda's premium rate or insurance conditions for insurance policies of the same type as the present insurance policy are changed, a corresponding change to the premium or the insurance conditions for the present insurance policy may be implemented with effect from the commencement of the next policy year.
- c) If the Policyholder does not accept an increase in the premium or more rigorous insurance conditions, Gouda must be notified hereof within 14 days from receipt of Gouda's notice of an increase in premium or an amendment to the insurance conditions, after which the insurance will terminate at the end of the current policy year.
- d) After any notice of claim, both Gouda and the Insured may terminate the present insurance at 14 days' notice in the period from when the notice of claim was made and until 14 days after payment or rejection of the claim.

25. The insurance contract and governing law

The insurance policy, the insurance conditions and the current Danish Insurance Contracts Act shall apply to the insurance to the extent to which the provisions of the Act have not been derogated from.

Any disputes arising out of the present insurance shall be settled in accordance with Danish law.

26. Double insurance

The insurance will not cover expenses that are covered by another insurance policy. Compensation under the insurance covers for Life assurance and Illness-related disability as well as Accident will, however, not be limited by any other established insurance. (This provision shall apply if the case is decided in accordance with Danish law).

Other insurance

If, at the time at which loss or damage insured by this certificate occurs, there is 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. (This provision shall apply if the case is decided in accordance with foreign law).

27. Assignment of claims for compensation

No party may pledge or assign his rights under the insurance without the insurance company's consent.

28. Recourse

In the event of payments being made in pursuance of the present policy, Gouda shall be subrogated to all the Insured's rights hereunder. (This provision shall apply if the case is decided in accordance with Danish law).

Rights of subrogation

The 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. The Underwriter 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 the Underwriter and provide such information and documentation reasonably required by Underwriter in order to collect and enforce its rights of subrogation. The Underwriter may institute any proceedings at its own expense against such third parties in the name of the Insured. (This provision shall apply if the case is decided in accordance with foreign law).

29. Venue

Any legal action against Gouda shall be brought at Copenhagen City Court (Københavns byret) or at the Danish Eastern High Court (Østre Landsret).

Part D Definitions

The policy conditions contain a number of words and terms that are highlighted in italics, which indicates that these words and terms are defined below. The definitions will apply regardless of the linguistic form of the word or term that has been used:

Acute illness:

A newly occurred illness, a well-founded suspicion of a newly occurred serious illness or an

unexpected deterioration in existing or chronic illness.

Assault:

Demonstrable personal injury caused by an intentional criminal offence.

Close employee:

The Insured's immediate superior (the person to whom the Insured reports) and the persons who report directly to the Insured.

Cohabitant:

A person with whom the Insured has lived in a marriage-like relationship and with whom the Insured has had a joint address, according to the National Register, during the past year.

Country of residence:

The country in which the Insured has his or her permanent place of residence.

Europe:

Andorra, Austria, the Azores, Belgium, Bulgaria, the Canary Islands, the Channel Islands, the Czech Republic, Cyprus, Estonia, the Faroe Islands, Finland, France, Germany, Gibraltar, Great Britain, Greece, Greenland, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Rumania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican State.

Extra expenses:

Expenses that the Insured solely incurs as a result of an insurance event that is covered by the insurance. If the expenses would have been incurred regardless of the insurance event, they will not constitute extra expenses.

Family:

Husband and wife/cohabitant and their children, who travel together, and who are all covered by Gouda travel insurance.

Gouda:

Gouda Rejseforsikring, which is a Danish registered branch (VIR 219.539) of the insurance company "Goudse Verzekering Maatschappij N.V.", Gouda, the Netherlands (Reg. no. 12404).

Nordic Region:

Greenland, the Faroe Islands, Finland, Iceland, Norway and Sweden.

Physician:

A trained and publicly licensed physician, who is not himself or herself the Insured or a member of the Insured's family.

Policy period:

The insurance will provide cover from the time at which the Insured leaves his or her place of residence or workplace to commence the planned trip abroad, however, maximum 12 hours before the planned departure from the Insured's country of residence, and will cease to apply upon the Insured's return to his or her place of residence or workplace, however, maximum 12 hours after arrival back in the Insured's country of residence, provided that the time of the insurance event falls within the period for which insurance cover has been taken out.

Prostheses:

Artificial joints and limbs as well as dentures and artificial teeth.

Scheduled travel itinerary:

A travel route that can be documented by means of a route description from a travel agency, purchased plane, train or bus tickets or booked overnight accommodations.

Technical aid:

An object that can limit or alleviate a physical disorder or disability.

Terrorism/act of terrorism:

This refers to an organised act of violence or the threat hereof, which, by creating fear in the civil population, seeks to pressurise the public authorities into meeting demands based on religious or political objectives.

Travelling companion:

One or more persons who travel together with the Insured and who are covered by Gouda travel insurance.

Travelling expenses:

Reasonable extra expenses for transport, however, maximum expenses corresponding to the price of a ticket for an ordinary scheduled flight (business class).

Treating physician:

The physician (see definition) who is treating the Insured during the Insured's stay abroad. The treating physician must be a licensed physician in the country in which the Insured is staying.

Worldwide:

Outside Europe.

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