



Business Travel Insurance
Fred. Olsen Insurance Services AS
Policy number: 31775669
[Policy conditions 970.3](#)

Coverage:

Illness including Covid-19 and repatriation	Yes
Escort of patient/Summoning	Yes
Recall	Yes
Replacement of personnel	Yes
Personal safety	Yes
War risk	Yes
Accident coverage	Yes
Travel life	Yes
Luggage	Yes
Cancellation	Yes
Late arrival	Yes
Personal liability	Yes
Kidnapping	No

Basic cover

Please note that not all coverages are necessarily mentioned. Specific clauses are not mentioned here. The conditions must be compared with the policy in order to provide a full overview of the insurance coverage.

Amount in DKK

Illness/repatriation including Covid-19

Unlimited

The insurance covers medical treatment, medicine, hospitalization and if necessary, transport by ambulance in connection with acute illness/injury during travel. Please be aware that there are some limitations/exceptions in connection with chronic diseases. Please see information on the last page.

If you are hospitalized, please contact Gouda's Alarm Centre.

Summoning of persons and Escort of patient

Unlimited

If the employee become acutely or seriously ill or gets seriously injured during their travels, the insurance covers expenses so that up until three persons can be summed. The insurance covers reasonable and additional expenses for their stay if the policyholder is hospitalised for a minimum of 2 days and is expected to be hospitalised two days after the arrival of the summed persons.

Please contact Gouda's Alarm Centre.

Recall

Unlimited

The insurance covers travel expenses if the employee is recalled to Denmark because of death or hospitalisation as a result of a serious injury or sudden occurrence of serious illness in the immediate family or if the employee has to return home because of fire, burglary etc. in his/her home. Furthermore, recall is covered if the employee is informed about serious and acute business events in his or her country of residence and the employee's presence is needed.

Please contact Gouda's Alarm Centre.

Replacement

Unlimited

If the company needs to send another person to take care of the employee's work because the employee falls acutely and seriously ill for a minimum of 4 days, the insurance covers extra travel expenses for the replacement person.

Please contact Gouda's Alarm Centre.

Personal safety:

- Counselling on site	Unlimited
- Telephone counselling of next-of-kin	Unlimited
- Counselling after arrival home	10.000
- Evacuation	Unlimited
- Search and rescue	100.000
- Terrorism	Unlimited
- Hostage taking	Unlimited
- Detention in connection with war	50.000

War risk

Covered

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

Extended cover

Amount in DKK

A. Accident cover

- Death

1.117.600

- Disability

1.117.600

The insurance covers compensation for disability (permanent injury) or death as a direct consequence of an accident. The employee has a right to disability coverage if the event has led to a degree of permanent injury of at least 5 %. If an accident leads to the death of the employee, the surviving relatives will receive the compensation.

- Assault

1.000.000

If the employee is exposed to an intentional assault resulting in personal injury, the insurance equals the amount that the person causing the injury would be ordered to pay in accordance with Danish law.

Please report the incident to the local police.

B. Life assurance and illness-related disability

- Death

508.000

- Disability

508.000

The insurance covers compensation for disability (permanent injury of minimum 5%) or death causes by illness. If the employee dies the compensation will be given to the immediate family.

C. Luggage

38.608

The insurance covers ordinary luggage, passport, tools, and effects belonging to the employee or the company. *Please remember to report theft to the local police.*

- Luggage delay

3.000 + 2.000 after
48 hours

The insurance covers the necessary replacement of clothes and toiletry articles if the registered luggage is delayed in relation to the insured's arrival at a place of destination outside the insured's country of residence. *Please remember Property Irregularity Report and documentation for expenses.*

- Travel documents

The insurance covers theft of and damage to tickets, passport, visa and credit cards.

30.000

Please remember to report theft to the local police.

- Flight delay

1.000

If a flight is delayed for a minimum of five hours as a consequence of bad weather, strike or lockout, the insurance will cover extra travel and accommodation expenses. Please remember documentation from the carrier.

- Delayed departure

3.000

If your return journey to Denmark with public transportation is more than five hours late, the travel insurance will provide cover. The delay is calculated on the basis of the travel time and place of the return journey stated on the travel document and any changes announced prior to commencement of the journey. Documentation from the transport company for the delay, the duration and cause must be presented

- Excess when renting motor vehicles

25.000

The insurance will cover events in connection with insurance covering loss of or damage to passenger cars, motorbikes or mopeds rented on a journey outside the country of residence. Mandatory insurance for the motor vehicle must be taken out before the coverage from Gouda cover is valid.

- Cancellation

10.000

The insurance will provide cover if the insured cannot commence the trip or the purpose of the trip cannot be met due to death or serious acute illness/injury of the insured himself/herself or his or her spouse/cohabitant or immediate family. This also applies if there is a Fire, flooding, burglary or storm damage in the insured's private home or the insured's own business immediately prior to the departure. Please provide documentation for the cancellation.

D. Late arrival

25.000

The insurance covers extra travel expenses should the employee undeservedly and unexpectedly miss his/her flight or other public transport. ***Please contact Gouda's Alarm Centre.***

E. Personal liability:

- Personal injury

10.000.000

- Property damage

5.000.000

The insurance covers personal liability during business travels. This also includes a liability cover for damage to the hotel room (Excess DKK 2.000).

It is important that the employee does not admit to any guilt, but contacts Gouda immediately.

Legal Assistance abroad

200.000

The insurance will cover reasonable and necessary Expenses for legal assistance if a dispute that has occurred during the trip or at the destination requires legal assistance. Please contact Gouda's Alarm Centre.

Deposit/guarantee

100.000

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.

Please contact Gouda's Alarm Centre

F: Kidnapping

Not included

If the insured is kidnapped or exposed to highjacking, the insurance will cover expenses/fees to a professional counsellor appointed by the insured and approved by Gouda

Contact

Gouda Business Department

Do you have any questions regarding your insurance? We are ready to assist you from Monday to Friday 09:00–16:00

+45 88 88 81 40 / E-mail: corporate@gouda.dk

Gouda Alarm Centre

If you are abroad and need assistance, please contact Gouda Alarm Centre – staff is ready to help you – 24 hours a day.

+45 33 15 60 60 / E-mail: travelassistance@gjensidige.dk

Gouda Claims Department

If you have a claim, please use the following link to report the claim:

[Report a claim](#)

If you have questions about a claim, you can contact our claims department from Monday to Friday 10.00 – 15.00

+45 88 88 81 60 / E-mail: travelclaims@gjensidige.dk

Gouda Medical Department

Existing disorder/illness:

If you suffer from a disorder or illness and have any questions whether the insurance will cover, you are welcome to contact Gouda for a preliminary statement.

If you have been hospitalized within the last 2 months before departure or if your medication has been changed within the same period, we advise you to contact Gouda's Medical Department for a preliminary statement:

E-mail: medicinsk@gouda.dk

