

Expatriate insurance

Terms and conditions

Chubb 875.2

Effective 1st September 2022

CHUBB®

Gouda 
En del av Gjensidige

Contents

Section A - General conditions	3
Section B - Events covered by the insurance	7
Section C - Basic cover	10
2. Medical cover	10
3. Emergency medical transport	11
4. Medical malpractice	12
5. Personal safety	12
Section D - Extended cover	15
6. Escort of patient and summoning of persons in the country of residence	15
7. Health examinations	15
8. Optional medical transportation and accommodation expenses in connection	15
9. Dental treatment	16
10. 24-hour accident	16
11. Assault	17
12. Additional 24-hour accident	18
13. Recall to home country	18
14. Replacement	19
15. Personal liability	19
16. Legal assistance abroad	19
17. Deposit/guarantee	20
18. Contents insurance	20
19. Catching up scheduled travel itinerary	23
20. Escort of patient and summoning of persons	23
21. Recall to the country of residence	23
22. Luggage	24
23. Delayed luggage	25
24. Flight delay	25
25. Damage to a rented holiday home	25
26. Late arrival	26
27. Excess when renting motor vehicles	26
28. Holiday compensation in connection with holiday trips	26
29. Delayed sports equipment in connection with holiday trips	27
30. Cancellation insurance (applies only to pure holiday trips)	27
Section E – Definitions	28

Section A. - General conditions

Insurer:

The insurer is Chubb European Group, Denmark, Branch of Chubb European Group SE, French Insurance Company, Kalvebod Brygge 45, 2. Sal. 1560 Copenhagen V, Denmark, e-mail: business.travel@chubb.com hereinafter referred to as Chubb.

Distributor:

Gouda Rejseforsikring is part of Gjensidige Forsikring, CVR no. 33 25 92 47, Danish branch of Gjensidige Forsikring ASA, Norway, Organisation no. 995 568 217. hereinafter referred to as Gouda.

Service and Sales Centre

Telephone: +45 88 20 88 20
E-mail: gouda@gouda.dk

Claims Centre

Telephone: +45 88 88 81 60
E-mail: expatclaims@gouda.dk

Your questions can also be answered on Gouda's website
gouda.dk

1.1 Who is covered by the insurance?

The insurance will provide cover for the persons named in the insurance.

1.2 Where does the insurance provide cover?

The insurance will provide cover in the geographical territory stated in the insurance and during temporary stays in the insured's home country.

If travel cover (clause 2-31) is chosen, the insurance will, moreover, provide cover during holiday and business trips outside the country of residence.

1.3 When does the insurance become effective?

Chubb will determine, on the basis of the proposal and health details, whether the insurance can be issued and on what terms and conditions.

The effective date is noted on the insured's insurance. However, the insurance will provide cover, at the earliest, from the time when the insured leaves the home country in order to take up residence in the country of residence if this time is later in order to take up residence in the country of residence.

1.4 Term and termination of the insurance

The insurance will apply continuously for one year at a time until one of the parties terminates it in writing, giving at least one month's notice to the renewal date. Unless otherwise agreed, the term of the insurance is for a maximum of five years. The insurance will cease upon the return of the insured to the home country.

The insurance will not cover expenses for treatment carried out after the insurance has lapsed or expired. This shall apply regardless of the reason for the lapse or expiry.

After any claim, either Chubb or the policy-holder may, on giving one month's notice, terminate the insurance within 14 days of a compensation being paid or the claim being refused as not covered by the insurance.

1.5 Sanctions

The insurer will not provide cover, be liable to pay any claim or provide any benefit if to do so would expose the insurer (or any parent company, direct or indirect holding company of the insurer) to any penalty or restriction including extraterritorial penalties or restrictions so far as such do not contradict laws applicable to the insurer, arising out of any trade and economic sanctions laws or regulations which are applicable to it.

1.6 Parentage

Chubb European Group SE and Chubb Europe Life SE are subsidiaries of a US parent and Chubb Limited (a NYSE listed company). Chubb Underwriting Agencies Limited (managing agent for Syndicates 1882 and 2488) is a subsidiary of Chubb Limited. All three companies are part of the Chubb Group of companies. Consequently, Chubb European Group SE, Chubb Europe Life SE and Chubb Underwriting Agencies Limited are subject to certain US laws and regulations in addition to EU,

UN and national sanctions restrictions which may prohibit them from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

1.7 Insurance policy

The insurance 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 insurance. If insurance cover is not included in the insurance, this means that the insurance cover is not included in the insurance, notwithstanding the content of the terms.

1.8 Insurance conditions

Section A to E form an integral part of the conditions and all instructions therein must be obeyed.

If expenses connected with an insurance event are not included in the insurance cover description (What expenses are covered by the insurance?), this means that the expenses will not be covered by the insurance.

1.9 Sums insured

The sums insured and part sums stated in the insurance and the conditions are per insured per insurance year, unless otherwise stated in the terms and conditions or the insurance, though with respect to cover of personal liability, deposit/guarantee, legal assistance and home contents, the sums insured are per insurance per insurance year and for cover of holiday compensation, excess when renting motor vehicles, delayed sports equipment, luggage, delayed luggage, damage to a rented holiday home and late arrival, the sums insured are per family per journey.

In the event of illness or injury, the sums insured for cover 2 Illness at the time of the occurrence of the illness or the injury is the upper limit for the company's liability for the injury, regardless of whether this lasts for several years - and even in the event of renewal of the insurance.

If the insurance is purchased for a period of less than 12 months, the sums insured will be reduced under cover 10 Dental treatment and 8 Health examinations in proportion to the purchased period.

If the insurance has been taken out with an unlimited sum, insured for cover 2 Illness, the following shall apply:

If the consequences of the illness/injury and the treatment thereof last for more than the insurance year in which the damage/injury has occurred, such expenses will be covered with an unlimited sum insured in the subsequent insurance year and after that by up to DKK 1.5m per insurance year.

Treatment will be covered for maximum five years, see clause 1.4.

1.10 The insured's duty of disclosure

The insured is obliged to provide Chubb with the information, including medical information, which Chubb considers necessary to assess whether insurance can be issued. Medical information will be treated with full discretion.

Chubb's liability for compensation is subject to the condition that the insured has completed and submitted health details and that they have been assessed by Gouda before the insurance becomes effective.

It is important that the information provided to Chubb, including health details, are complete and correct. If information is concealed or wrong answers are given, this may have an effect on Gouda's assessment in connection with issuance of the insurance. Compensation may be reduced or refused altogether in accordance with the Danish Insurance Contracts Act in force from time to time. At the same time, the insurance may be subjected to reassessment.

The terms and conditions applying to existing illnesses/disorders stated in the health details will appear from the insurance. Expenses for treatment of existing illnesses/disorders, that do not appear from the health details, will not be covered. This applies also to illnesses/disorders where symptoms have occurred or the insured has become subject to review prior to departure.

If the proposer's state of health changes after the health details have been submitted and before the insurance becomes effective, the policy holder and/or the insured must inform Chubb immediately.

Changes of address must be notified to Chubb immediately.

1.11 In case of a claim

Gouda's physician is entitled to seek information about the insured's state of health and treatment from the physicians and hospitals that have treated the insured and, if necessary, to discuss the information provided to Gouda with these persons. Gouda guarantees full discretion with regard to this information. The insured is obliged to give Gouda his or her consent to obtain medical information and to assist in obtaining such information.

Gouda is entitled to require the insured to be examined by Gouda's physician or any physician appointed by Gouda, including to obtain a so-called "second opinion". In the case of death, Gouda is entitled to require an autopsy. In this case, Gouda will pay all associated costs. If the next-of-kin objects to an autopsy, the right to compensation will be lost.

Section B "Events" covered by the insurance" constitutes an integral part of these insurance terms and conditions, and the procedures in this section must be followed.

1.12 General exclusions

The insurance will not provide cover if the insurance event was caused by the insured:

- a) By wilful act or gross negligence.
- b) Under the influence of narcotic substances or other non-prescription drugs.
- c) During self-inflicted intoxication where the intoxication was the cause of the event.

Moreover, the insurance will not cover:

- d) When the event occurred during the exercise of mountaineering, mountain climbing, parachute jumping, motor sport of any kind, paragliding, ski jumping or glider flying or during the exercise of professional sport or training for this.
- e) Pilots and co-pilots during flying.
- f) During the insured's participation in scientific expeditions.
- g) In the case of events occurring as a direct or indirect result of strike, lockout, arrest, seizure or other action by a public authority. See, however, clauses 18.1 a.
- h) Events arising directly or indirectly as a consequence of:
 - Emission of atomic energy;
 - Emission of radioactive powers; and
 - Radiation from radioactive fuel or waste.
- i) Employees near an atomic plant while performing their work.
- j) In the case of events occurring directly or indirectly as a result of war or warlike actions, riots or civil unrest.

However, the insurance will cover such claims until the first available opportunity for evacuation has occurred – however, for a maximum of three months from the time the country or territory is first classified as a war zone. After the country is no longer classified as a war zone, a new three-month period will commence if the country is subsequently re-classified as a war zone. If evacuation had already been recommended or performed at the time of the insured's entry into the affected area as a result of the current unrest, no cover will be provided.

1.13 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. Demands for payment will be sent to the stated billing address.

Insurance duty to the Danish State is calculated in accordance with the provisions in the premium tax act and will be collected together with the premium.

Renewal premium is collected no later than two weeks before the due date stating the term of payment. A reminder will be sent, at the earliest, 14 days after the due date if the term of payment in the renewal letter has terminated.

A last reminder will be sent, at the earliest, 14 days after the due date in the renewal letter has terminated. If the term of payment contained herein is not met, the insurance will be terminated. Thereafter, no cover will be provided under the insurance and the insurance agreement will be deemed terminated. It should be noted that the company in all circumstances is entitled to a premium for the period from the date of renewal to the date of termination of the insurance in accordance with the last reminder. If Gouda has sent such reminder, Gouda is entitled to charge a handling fee.

1.14 Insurance Board of Appeal

Indexation will be based on the consumer price index published by Statistics Denmark (Denmark's Statistic) for September of the previous year.

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. If indexation is made, premiums and sums will be adjusted as follows:

Premium

All premiums for the individual insurance covers will be indexed 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
- Contents insurance

1.15 Insurance Board of Appeal

In the event of disagreement between you and Gouda, as regards the private travel cover, and if new contact to Gouda leads to no other decision, you may make an appeal to:

Ankenævnet for Forsikring

Anker Heegaardsgade 2
1572 København V
Denmark

Telephone: +45 33 15 89 00 on weekdays between 10:00 a.m. and 1:00 p.m.

The appeal must be submitted on a special appeals form, available on request, from either Gouda, the Insurance Board of Appeal or the Danish Insurance Information Service, Philip Heymans Alle 1, 2900 Hellerup, Denmark, Telephone.: +45 41 91 91 91.

1.16 The insurance contract and governing law

The 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 is settled in accordance with Danish law.

1.17 Double insurance

The insurance will not cover expenses that are covered by another insurance. Compensation under the cover for 10. 24-hour accident, 12. Additional 24-hour accident and 15. Travel life assurance/illness related disability shall not, however, be limited by the existence of any other insurance taken out. (This provision shall apply if the case is decided in accordance with Danish law.)

1.18 Other insurance

If, at the time that loss or damage insured by this certificate shall occur, there is any other insurance against such loss or damage or any part thereof, the underwriter is liable under this certificate for its proportionate share of loss or damage only. (This provision shall apply if the case is decided in accordance with foreign law.)

1.19 Assignment of claims for compensation

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

1.20 Recovery

In the event of payments being made in pursuance of the present insurance, Gouda is subrogated to all the insured's rights hereunder. Gouda is entitled to recovery from third parties to the extent that Gouda has indemnified the policy-holder. Costs in connection with any recovery actions are covered by Gouda. (This provision shall apply if the case is decided in accordance with Danish law).

1.21 Rights of subrogation

The underwriter is 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 cooperate with the underwriter and provide such information and documentation reasonably required by the 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).

1.22 Venue

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

Section B - Events covered by the insurance

If the insured encounters an acute situation which relates to this insurance, contact Gouda's Alarm Centre. The Alarm Centre is open 24 hours a day – 365 days a year:

Gouda Alarm Centre

Telephone.: +45 33 15 60 60
Telefax: +45 33 15 60 61
E-mail: alarm@gouda.dk

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 insurance 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 enables us to help you faster.

If you require advice or guidance before, during or after expatriation, please feel free to contact Gouda Erhverv (Gouda Business):

Gouda Travel Insurance

Telephone.: +45 88 88 81 40
Telefax: +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 insurance. We recommend that you keep a copy of the documentation to be sent to Gouda.

Cancellation insurance

Illness/injury of you, your family or travelling companion:

It is important that you or the person who is ill seeks medical assistance. Seek medical assistance as soon as possible if the time of departure is imminent – a doctor on call or an emergency ward, if necessary. Moreover, you must cancel the trip with the tour operator as soon as possible and give Gouda notice of such cancellation by notice of claim and doctor's statement.

Other events for which the insurance provides cover

In the event that you have to cancel for other reasons, it is important that you cancel the trip with the tour operator as soon as possible and send the notice of claim to Gouda.

Delayed luggage/Delayed sports equipment

If your luggage is delayed, you must report the delay to the airline and make sure you receive a written confirmation, a so-called "P.I.R. Rapport". On your return, you must send this along with original receipts for replacement purchases, original air tickets, luggage tags and proof of receipt of luggage.

Damaged luggage

In the event of theft, robbery, etc., Gouda's liability for compensation is subject to the condition that you immediately report the incident to the local police. If the loss or damage occurred while the luggage was in the custody of the carrier/airline, you must immediately notify this information to the company and secure confirmation of your notification. If the loss or damage results in acute problems, you must contact the Gouda Alarm Centre immediately. 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.

Death

Contact the Gouda Alarm Centre as soon 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 is 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 co-operation with public authorities. You are also welcome to contact the Gouda Alarm Centre if you are uncertain about whether an evacuation is necessary.

Holiday compensation

If you request holiday compensation because of illness, accident or recall, you must obtain documentation for the duration and type of illness from the treating physician. When you have returned home, you must submit a notice of claim to Gouda together with original doctor's statement and documentation for the price of the journey.

Flight delay

You must submit the claim form, together with a confirmation of the delay from the airline, the original prepaid invoices and original invoices relating to costs incurred as soon as possible.

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 cooperation with the travel agency, advise you and help you find alternative transportation.

Recall

Contact the Gouda Alarm Centre immediately for an assessment of whether compensation for the return journey will be paid under the circumstances in question. If this is the case, the Gouda Alarm Centre will arrange for an extraordinary return journey. If, by agreement, the insured arranges the return journey himself or herself or if there have been other outlays that are covered by the insurance, please submit the claim form, 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 Gouda Alarm Centre can, for example, see to 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 pay the general practitioner for the treatment yourself and subsequently submit the claim form 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.

Assault

Please inform Gouda promptly. Cover under the insurance is subject to the condition that the assault is reported to the local police as quickly as possible and that you obtain a medical certificate. The claim form should be sent in 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!

Excess when renting motor vehicles

Please submit a police report or any other evidence to report the damage or loss, original receipts, statement of claim from the rental company's insurance company and other information to clarify the matter.

Deposit/guarantee

The Gouda Alarm Centre must be informed immediately. 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.

Damage to a rented holiday home

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 and photos of the damage, if any.
- b) Information about whether there may be other insurance policies that cover the same event.
- c) An itemised statement of the claim.

Illness or accident

Contact the Gouda Alarm Centre as quickly as possible. Gouda's liability for compensation is 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.

Escort of patient and summoning of persons

Contact the Gouda Alarm Centre as quickly as possible. Gouda's liability for compensation is 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.

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.

Section C - Basic cover

2. Medical cover

2.1 What expenses are covered by the insurance?

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

Somatic conditions

- a) Treatment of somatic (physical) conditions during hospitalisation or as an out-patient.
- b) Hospitalisation with room and board at normal rates for two-person wards (semi-private ward) or hospitalisation with room and board.
- 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.

Medication

- d) Medically prescribed prescription drugs.
- e) 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.

Mental conditions

- f) Treatment of mental conditions including any admission to hospital or other treatment institution. It is a condition that:
 - 1. The treating specialist in psychiatry has issued a prescription; and
 - 2. The extent of the treatment is approved by Gouda's doctor before it is started.
- g) Medically prescribed treatment of mental conditions when carried out by a psychologist by up to 20 treatments per insurance year. It is a condition for cover that the nature and extent of the treatment is approved by Gouda's doctor before treatment starts.

Physiotherapy, etc.

- h) Physiotherapy, chiropractic treatment and/or acupuncture by up to 20 treatments per insurance year.

Local transportation

- i) Transportation by taxi for the insured to and from the place of treatment by up to DKK 5,000 per insurance event.

Hospice

- j) Accommodation, care and food at a registered hospice at the insured's discretion by up to DKK 10,000 per day – however, for a maximum of DKK 500,000. This cover is subject to the condition that stays at a hospice have been prescribed by a physician and approved in advance by Gouda.

Home care

- k) Home care provided by a trained nurse in the insured's private home which is prescribed by a physician.

24-hour emergency service

- l) Access to Gouda's 24-hour Danish emergency service via phone regarding illness and medical treatment, medication prescribed by treating physician and relevant physicians in the country of residence.

Acute dental treatment

- m) Urgent and acute dental treatment by up to DKK 3,000. For further dental treatment, reference is made to extended covers 10 Dental treatment and 13 Additional 24-hour accident.

Technical aids

- n) Technical aids, callipers and arch support upon initial purchase as a direct part of treatment of acute illness or injury and which is not caused by age-related events. Initial purchase of arch support must, moreover, be prescribed by an orthopaedic surgeon.

Childbirth and pregnancy examinations

- o) The insurance will cover childbirth and pregnancy examinations if the pregnancy has occurred during the valid insurance period.

The insurance will cover reasonable and necessary expenses for:

- a) Childbirth with hospitalisation at two-bed room (semi-private) and out-patient pregnancy examinations.
- b) Children born during the term of the insurance:

The first month after birth:

Expenses for treatment, vaccinations and health examinations will be covered by the mother's insurance and by her sum insured; however, for a maximum of up to DKK 1.5 million.

The period from two months to 12 months after birth:

A special insurance for the child will be taken out with no requirement for disclosure of health details. The insurance cannot be taken out for a higher insured than that which applied to the mother's insurance at the time of birth.

Vaccinations and health examinations are covered under the child's health cover. The child's insurance will cover, notwithstanding clause 2.2. a, expenses for treatment of birth trauma, congenital disorders, congenital deformities and illnesses up to the sum insured; however, for a maximum of DKK 1.5 million.

12 months after birth:

Expenses for treatment of birth trauma, congenital disorders, congenital deformities and illnesses more than 12 months after the birth will be covered by up to DKK 150,000 of the child's insured sum per insurance year. Subsequently, the insurance will cover in accordance with the insurance conditions and sums insured taken out.

2.2 The insurance will not cover

The insurance will not cover expenses in connection with:

- a) Illness or injury whose occurrence dates to before the insurance's effective date, including cases of acute deterioration, complications or resulting illnesses. See, moreover, clause 1.6.
- b) Hospitalisation where out-patient treatment is medically justifiable.
- c) Treatment for sterility, birth control or treatment of illnesses or complications resulting from these.
- d) Illness, injury or death occurring as a direct or indirect consequence of the insured's misuse of prescription drugs or deliberate overdosing with such. No expenses will be covered in connection with other cases of suicide or attempted suicide.
- e) Plastic surgery or cosmetic operations, treatment of resulting illnesses or complications, unless made necessary by an injury requiring hospital treatment within 24 hours of the occurrence of the injury.
- f) Prostheses and hearing aids unless this is the first time of acquisition as a result of an acute occurrence of illness or injury.
- g) Glasses and contact lenses. See Extended cover, clause 8.
- h) Vaccinations and health examinations and care, convalescence or spa treatments, even if the insured is hospitalised. As regards vaccination and health examinations, see Extended cover, clause 8.
- i) Experimental/palliative treatments not offered by the Danish health services. See, however, clause 2.1 j.
- j) Medical treatment not approved by the national health authorities.
- k) Alternative treatment forms, including herbal medicine, homoeopathy, kinesiology, osteopathy, etc.
- l) Speech and reading therapy, including late development of motor skills with children.
- m) Treatment of venereal diseases.
- n) Treatment of sexual dysfunctions.
- o) Treatment resulting from the insured's failure to follow the treating physician's and/or Gouda's physician's instructions.

3. Emergency medical transport

3.1 What expenses are covered by the insurance?

If the insured is affected by a serious illness or injury covered by the cover 2 Medical cover and Gouda's physician, possibly in consultation with the local treating physician, considers that treatment is unavailable in the locality, the insurance will cover reasonable and necessary expenses for:

- a) Ambulance transport from the place of the illness/accident to the place of treatment (including air ambulance, if approved by Gouda).
- b) Transport to the nearest suitable place of treatment, if Gouda's doctor considers that transport is necessary and justifiable, and including, if necessary, expenses for an escort prescribed by Gouda's doctor.
- c) Catching up a scheduled itinerary or return journey to the insured's fixed address in the country of residence no later than 14 days after the end of treatment (a maximum of economy class air travel).
- d) 3.2 In the case of death, transport to a funeral director in the country of residence or home country, including expenses for statutory requirements such as embalming and a zinc coffin. If the insured or next-of-kin request cremation and/or burial at the place of death, the insurance will cover expenses up to DKK 15,000. Gouda may demand, however, that the deceased shall be transported to the home country for the purposes of an autopsy.

3.2 Practical arrangement of medical transportation

Gouda Alarm Centre will organise the practical arrangements in connection with medical transportation covered by the insurance.

If the insured makes his or her own arrangements for medical transportation without contacting Gouda Alarm Centre, 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 covered in connection with a similar transport.

3.3 The insurance will not cover

The insurance will not cover expenses:

- a) For transport resulting from the insured's fear of contagion; see, however, clause 5.2.1 d.
- b) For transport arranged by the insured which Gouda would not have had if it had provided the transport.

4. Medical malpractice

4.1 What expenses are covered by the insurance?

The insurance will cover permanent injury as a consequence of medical malpractice in direct connection with an injury covered by the insurance under cover 2 Medical.

The liability for compensation is 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 section 4 of the Danish Liability for Damages Act by up to DKK 1 million.

5. Personal safety

5.1 Counselling

5.1.1 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.
- f) Assault.

This cover is subject to the condition that Gouda's physician or psychologist finds that such counselling is necessary and the Gouda Alarm Centre determines how such counselling shall be provided.

5.2 Evacuation

5.2.1 What expenses are covered by the insurance?

The insurance covers reasonable and necessary extra expenses for transport (a maximum of economy class) and hotel accommodation, meals, clothing, local transport etc. for a maximum of two weeks after arrival to the nearest safe destination or to the home country in case:

- a) The Ministry of Foreign Affairs recommends evacuation or return 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 return 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 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.

5.2.2 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.

5.2.3 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.

5.3 Search and rescue

5.3.1 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses by up to DKK 100,000 for search and rescue of the missing person. This cover is 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) Gouda's Alarm Centre is contacted immediately that a search or rescue becomes necessary and that the Gouda Alarm Centre approves the company/companies responsible for the search and its scope.

5.3.2 Limitation of cover

- a) Regardless of the number of insurance policies taken out and the number of policy-holders, the maximum compensation payable per insurance event is 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 clause shall carry an excess of 10%; however, for a minimum of DKK 2,500 per insurance event.

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

5.4 Terrorism

5.4.1 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 reasonable and necessary extra expenses for the return journey to the insured's home country, including, if necessary, by air ambulance. This cover is subject to the condition that Gouda's physician finds that the return journey 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 five kilometres from the insured's home in the form of a bomb blast, an attack with chemical or biological weapons, hijacking 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 the return journey (for a maximum of economy class air travel). Expenses for the return journey will not be covered by cover Terrorism.

5.5 Hostage taking

5.5.1 What expenses are covered by the insurance?

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

- a) Reasonable and necessary extra expenses for repatriation of the insured to his or her home country (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) Reasonable and necessary extra expenses for hotel accommodation, local transport and meals.
- c) Extension of the insurance period if the insurance period expires while the insured is being held hostage. The extension will enter into force on expiry of the current insurance period and will remain in force until the insured has returned home to his or her home country; however, for a maximum of 14 days after the insured has been released.

5.5.2 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.

5.6 Detention in connection with war

5.6.1 What expenses are covered by the insurance?

If the insured is detained by the authorities in a country as a consequence of war or the risk of war, the insurance will cover reasonable and necessary extra expenses for:

- a) Accommodation and internal transport.
- b) Meals by up to DKK 500 per day.

5.6.2 Limitation of cover

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

Section D - Extended cover

6. Escort of patient and summoning of persons in the country of residence

6.1 For whom are expenses paid?

Three persons of the insured's choice

6.2 What insurance events are covered by the insurance?

Summoning

The insurance will cover life-threatening acute illness covered by the insurance, where the insured:

- a) Is hospitalised for a minimum of three days. This cover is subject to the condition that the insured is hospitalised for a minimum of two days after the summoned person's arrival at the place of treatment.
- b) Passes away.

Escort of patient

The insurance will cover serious acute illness covered by the insurance, where the insured:

- a) Is hospitalised.
- b) Passes away.

When the insured is discharged from hospital or has returned home in his or her country of residence, the summoning of persons/escort of patient will cease.

6.3 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for:

Summoning

- a) Transport to the insured's place of sojourn.
- b) Expenses for a relevant travel insurance with Gouda.
- c) Return journey (a maximum of economy class air travel) to the insured's own home when an escort is no longer required.

Escort of patient

- a) Transport, together with the insured.
- b) Accommodation, food and local transport under the escort by up to DKK 2,000 per day for up to 30 days for all escorts who by agreement with Gouda are accompanying and/or have been called out to the insured and remain with him/her. In the case of private accommodation, the insurance pays a contribution of DKK 300 per person per day.
- c) Expenses for a relevant travel insurance with Gouda.
- d) Return journey (a maximum of economy class air travel) to the insured's own home when an escort is no longer required.

7. Health Examinations

7.1 What insurance events are covered by the insurance?

The insurance will cover:

- a) Vaccination and health examinations after arrival to the country of residence.
- b) Eyeglass lenses and contact lenses – however, no earlier than six months after the effective date of the insurance.

7.2 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for:

- a) Vaccination and health examinations by up to DKK 2,000 per insurance year.
- b) Glasses and contact lenses by up to 80% of the expenses – however, for a maximum of DKK 1,000 per insurance year. The insurance will not cover expenses for spectacle frames and eyeglass lenses for sun glasses.

8. Optional medical transportation and accommodation expenses in connection with out-patient treatment in a hospital

8.1 What expenses are covered by the insurance?

If the insured needs to be hospitalised in connection with surgery as a result of acute illness or injury covered by 2 Medical cover which occurred during the period of cover, the insurance will cover reasonable and necessary expenses for:

- a) Transport to a suitable treatment location within the country of residence or in the home country as the insured wishes.
- b) Return journey to the insured's fixed abode in the country of residence no later than 14 days after the conclusion of treatment.

If the insured stays at a hotel or similar away from his or her home address in order to receive out-patient treatment at a hospital in connection with a serious illness or accident otherwise covered by the insurance, the insurance will cover reasonable and necessary extra expenses for:

- c) Hotel or other accommodation by up to DKK 1,200 per day for the period the treatment lasts.
- d) In the case of private accommodation, the insurance pays a contribution of DKK 300 per day for the period the treatment lasts.

8.2 Exclusion

The insurance will not cover escort of patient/summoning of persons; see clause 6.

9. Dental treatment

9.1 What expenses are covered by the insurance?

- a) With the special conditions and exclusions stated below, the insurance will cover 80% of reasonable and necessary expenses for dental treatment - however, for a maximum of DKK 15,000 per insurance year. The insurance will provide cover no earlier than three months after the effective date of the insurance.
- b) Orthodontics for children under 18 years. The insurance will only cover orthodontics covered under the National Health Service in Denmark.

9.2 Special condition

This cover is subject to the condition that the nature and extent of the treatment is approved by Gouda's dentist before treatment starts.

9.3 The insurance will not cover

The insurance will not cover:

- a) If in the opinion of a dentist it can be ascertained that the treatment could have been avoided, as the reason for the insured's poor teeth dates to before the effective date of the policy.
- b) Cosmetic treatments.
- c) Transport expenses in connection with treatments.
- d) Mastication damage - cover 13 Additional 24-hour accident

10. 24-hour accident

10.1 What does the insurance cover?

If the insured is affected by an accident during the insurance period, the insurance gives entitlement to the following compensation.

10.2 Compensation in the event of death

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. If in connection with accident, Gouda has paid out a disability compensation, 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.

10.3 Compensation in the event of disability

- a) The insured is entitled to compensation for disability if an accident has resulted in permanent injury of minimum five percent. 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.
- b) 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.
- c) The compensation for disability will amount to the percentage of the sum insured that corresponds to the degree of permanent injury.
- d) The degree of permanent injury may never exceed 100%, even though several parts of the body are affected by permanent injury in the same accident. A disability which was present before the accident will not give entitlement to compensation.
- e) If an accident alters the sight, such that the insured needs to wear glasses or needs new glasses, reasonable expenses for initial acquisition will be covered.
- f) An existing disability cannot have the effect that a higher amount of compensation will be fixed than if such disability had not existed.

10.4 Limitation of cover

- a) If the insured at the time of the accident is under 18 years, the sum insured for death will be reduced to DKK 25,000.
- b) If the insured is covered by several accident policies taken out at any of Gouda's offices or in its sister or subsidiary companies, the total compensation in the case of an accident is limited to DKK 10,000,000 for death and DKK

20,000,000 for disability. Gouda's total liability per claim event cannot exceed DKK 50 million.

- c) In the case of claims occurring during skiing or diving with the use of compressed air cylinders, the sum insured will be for a maximum of DKK 500,000, regardless of the sum insured taken out.
- d) For an accident that has occurred during aviation, the insurance will only cover accidents in which the insured is involved as a passenger on a nationality-registered aircraft.

10.5 The insurance will not cover

The insurance will not cover disability or death as a result of:

- a) Accidents where no causation can be demonstrated between the accident and the damage or injury. Upon assessment of the insurance event, it will be emphasised whether the event is likely to have caused injury. The event in itself must be able to cause/ explain the damage or injury,
- b) Any illness, including illness causes by infection by viruses, bacteria, microorganisms and similar situations.
- c) Damage, injury and poisoning from food, drink, stimulants, including tobacco and alcohol, and medication.
- d) The insurance event has occurred as a result of illness and the triggering of a latent predisposition to illness even though the illness has occurred as a result of an accident. Nor will the insurance provide cover if the consequences of an accident have been aggravated by an existing or randomly inter current illness.
- e) The consequences of medical treatment or any other treatment, including medication, unless such treatment was necessary in connection with an event covered by the insurance.
- f) Personal injury caused by the insured's involvement in a fight/commotion or similar or the insured's involvement in punishable acts.
- g) Injuries on the body as a consequence of wearing-down or overstrain that will not be characterised as a sudden injury.
- h) Permanent injury in the form of mental consequences after events where the insured has not personally been in danger of personal injury.
- i) Injuries that have occurred in connection with child delivery.
- j) Expenses for treatment of dental damage.
- k) Any person above the age of 75

10.6 Who will receive the compensation?

If the insured passes away, the sum insured in the event of death will be paid to the insured's spouse, or if there is no spouse, to the insured's children or, if there are no children, to the insured's cohabitant who has been registered at the same address as the insured for the last year before the death or, if there is no surviving cohabitant, to the insured's beneficiaries, unless otherwise agreed with Gouda.

The compensation for disability will be paid to the insured, and the payment of compensation is subject to the condition that the insured is alive at the time at which payment of the compensation can be claimed.

11. Assault

11.1 What does the insurance cover?

If the insured is assaulted deliberately within the insurance period and this results in demonstrable personal injury, the insurance will cover compensation for:

- 1 - Expenses for cure and treatment;
- 2 - Loss of earnings;
- 3 - Compensation for pain and suffering; and
- 26 – Tort.

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. If the insured is assaulted by a person during the term of the insurance resulting in death, the insurance will cover reasonable expenses for funeral that the person causing the injury will be 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.

11.2 Exclusions

The insurance will not cover:

- a) Assault caused by the insured's involvement in a fight/ commotion or similar or the insured's involvement in punishable acts.
- b) If no police report is taken in connection with the assault.
- c) Expenses for funeral services if such expenses are borne under cover 2 Medical cover.
- c) Damage to property as a consequence of an assault.

12. Additional 24-hour accident

12.1 What does the insurance cover?

The conditions under cover 11 24-hour accident, moreover, apply.

The insurance will also cover:

Disability

- a) The compensation is double the percentage of the sum insured corresponding to the degree of permanent injury - however, maximum up to the sum insured. In case of accident occurring during diving with oxygen cylinders or ski sports, the insurance will cover only the percentage of the sum insured corresponding to the degree of permanent injury.

Dental damage

- b) The insurance will cover reasonable and necessary expenses for treatment of dental damage that is sustained as a direct result of an accident during the term of the insurance. Cover is provided until immediate final treatment and no cover will be provided for renewed treatment that can be related to the same dental damage. Mastication damage will be covered by up to DKK 10,000. The foreign object that the insured has chewed in must be submitted to Gouda at request.

Note:

Gouda is 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. Moreover, this will apply if in the opinion of a dentist it can be ascertained that the damage could have been avoided, as the reason for the insured's poor teeth dates to before the effective date of the policy.

Loss of capacity to work

- c) 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 a minimum of 15%, the insured will be entitled to compensation of 25% of the compensation for disability which the insured will otherwise be entitled to - however, for a maximum of up to the sum the insured has taken out.

Disability caused by a tropical disease or an eye disease

- d) The insurance will cover disability caused by a tropical disease or an eye disease that has been contracted during a trip. The disability will be determined by the same rules as for an accident. 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. Cover is subject to the condition that the insured has followed WHO's recommendations for vaccination and prophylaxis for trips to the area in question.

National Board of Industrial Injuries (Arbejdsmarkedets erhvervssikring (AES))

- e) The degree of permanent injury/the loss of capacity to work, see cover 11 24-hour accident and 13 Additional 24-hour accident 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 Gouda.

13. Recall to home country

13.1 What expenses are covered by the insurance?

The insurance will cover the insured's reasonable and necessary extra expenses for transport (at a maximum of economy class) if:

- a) The insured is recalled to his or her home country as a result of death, acute life-threatening illness or life-threatening injury requiring hospitalisation among the insured's closest next-of kin, provided that these events could not, in the opinion of a physician, be predicted upon the insured's latest departure from his or her home country.
- b) The insured is informed about serious and acute personal events in his or her home country such as fire, break-in or flooding of the insured's private home, provided that an agreement is entered into with Gouda concerning the return journey.

Moreover, the insurance will cover extra expenses for:

- c) Return journey (a maximum of economy class) to the insured's fixed abode in the country of residence if such return journey is made no later than 14 days after the insured is called home.

13.2 Limitations of cover

In the insurance year the insurance will cover only one call home as a consequence of the same event or illness/injury with the same person.

13.3 Exclusions

The insurance will not cover in those cases in which the person who causes the call home is expatriated together with the insured and has been transported to the home country for treatment. In those cases, cover can be sought in accordance with cover 6. Escort of patient and summoning of persons.

14. Replacement

14.1 What insurance events are covered by the insurance?

The insurance will provide cover if the insured:

- a) Becomes incapacitated for work for a minimum of four consecutive days as a result of serious acute illness/injury or if the insured passes away. This cover is subject to the condition that the event is covered by insurance cover 2 Illness.
- b) Is recalled in accordance with insurance cover 14 Recall to the home country.

14.2 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for transport of a replacement to the insured's country of residence and subsequent return journey to the replacement's home.

15. Personal liability

15.1 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.

15.2 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 5,000 per insurance event.

15.3 The insurance will not cover

The insurance will not cover the insured's liability for damages for:

- a) Damage or injury that has occurred in a work-related or business-related situation.
- b) Damage to or loss of the insured's own effects.
- c) Damage or injury 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) Damage to objects that the insured owns, 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 clause 17.2 c.
- e) Damage or injury caused by an animal.
- f) Damage or injury where the insured has passed on a disease to other persons by infection or in some other way.
- g) Damage or injury caused by use of a motor vehicle, caravan or trailer, aircraft or vessel with an engine or any vessel that is more than three metres long or less than three metres long with more than three HP.
- h) Damage or injury caused to family members.
- i) Fines or penalty-like claims.
- j) Damage or injury caused by the use of guns.

16. Legal assistance abroad

16.1 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 within the insurance period requires legal assistance.
- b) Expenses for legal assistance in connection with criminal proceedings; however, for a maximum of DKK 30,000. This cover is subject to the condition that the insured was acquitted for all charges before the first instance, and the period allowed for appeal has expired. This will also apply to travel expenses under clause 18.1 c.
- c) Travelling expenses incurred as a result of the insured being summoned to appear as a witness before a foreign court.

16.2 Special conditions

This cover is 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 in the country of residence or during a trip.
- b) The insured is directly involved in the dispute or criminal proceedings.

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

16.3 Excess

- a) For any claim under clause 18.1 a, the insured shall have an excess of 10% of the total expenses covered under the insurance; however, for a minimum of DKK 2,500.
- b) For any claim under clause 18.1 b, the insured shall have an excess of 20% of the total expenses covered under the insurance; however, for a minimum of DKK 5,000.

16.4 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 Gouda.
- c) Disputes in connection with contractual, business-related or work-related matters.
- d) Disputes in connection with family or social matters or matters relating to pensions or inheritance law.
- e) Expenses in connection with traffic cases in which a motorized means of transportation was used by the insured.
- f) Actual damages or penalty-like claims.

17. Deposit/guarantee

17.1 What is covered by the insurance?

- a) The insurance will cover sureties/bail. This means payment that can permanently or temporarily release the insured or the insured's possessions from detention by the local authorities. The security pledged is regarded as an interest-free loan, which is repaid to Gouda immediately after release of the surety.
- b) If the bail is seized and the insured by his or her behaviour is judged to be responsible for this, the interest-free loan must be repaid to Gouda immediately following the seizure.

17.2 The insurance will not cover

The insurance will not cover sureties/bail in connection with:

- a) Legal proceedings or arbitration proceedings that are instituted in connection with contractual, business-related and work-related matters.
- b) Liability for use of a motor vehicle, caravan or trailer, an aircraft or a vessel with an engine or any vessel that is more than three metres long.
- c) Drugs-related cases, cases concerning weapons or the insured's participation in criminal acts.
- d) Disputes that have arisen prior to departure or cases that concern matters that have not arisen during the insurance period.
- e) Default actions against the insured.

18. Contents insurance

18.1 Where does the insurance provide cover?

The insurance will provide cover in the country of residence stated in the policy. When moving to another country, the insurance will cover for up to 14 days in the former as well as the new country of residence. However, the insurance will not provide cover for household removals or any other effects that are given for storage or transport against payment.

18.2 What objects are covered by the home contents insurance?

The insurance will cover the following objects belonging to the persons stated in the policy and home contents for which they bear the risk:

A. Ordinary private home contents

Ordinary private home contents are private belongings, including everything which is part of the normal equipment of a private home, except for objects specifically mentioned below in clause 20.2 B or excluded under clause 20.3. Bicycles will only be covered by up to DKK 5,000.

B. Special private home contents

Special private home contents are defined in this insurance as follows:

- Antiques
- Works of art
- Paintings
- Musical instruments
- Furs
- Weapons and ammunition
- Gold, silver, platinum, pearls, precious stones and jewellery.

Special private home contents will be covered by up to 25% of the sum insured; however, for a maximum of DKK 75,000.

18.3 What objects are not covered by the insurance?

The insurance will not cover:

- a) Motor vehicles (including mopeds), garden tools exceed three HP, caravans, aircraft and vessels and any part and equipment related hereto.
- b) Cash and carry representatives and securities. The insurance will, however, cover robbery and theft of cash observed at the moment it is committed; however, for a maximum of up to DKK 2,000. See clause 20.4 F.
- c) Coin and stamp collections.

18.4 What claims are covered by the insurance?

A. Fire

The insurance will cover loss or damage as a result of fire (conflagration), including loss or damage as a result of heat, smoke, soot or fire extinction in connection with fire.

The insurance will not cover:

- Loss or damage by fire that cannot be described as conflagration.
- Damage caused to objects which are exposed to fire or heat in order to heat, boil, iron, dry or similar and thus catch fire or are damaged.
- Damage caused to electric appliances, wires, devices, including radio and television sets and similar caused by short circuits or other purely technical phenomena, also including induction from lightning strike.

B. Explosion and lightning strike

The insurance will cover damage or injury caused by explosion and direct lightning strike.

C. Aircraft crash

The insurance will cover damage or injury caused by crash by or falling objects from aircraft; however, not damage or injury caused by explosives carried on board aircraft.

D. Break-in

The insurance will cover break-in and vandalism directly caused in connection therewith. Necessary expenses for changing locks will be covered by up to DKK 1,500.

The insurance will not cover:

- Break-in from a home which has been unoccupied for more than two months.
- Gold, silver, platinum, pearls and jewellery in case of break-in from lofts and basements, outhouses and garages.

E. Simple theft

The insurance will cover simple theft by up to DKK 5,000 per insurance event.

The insurance will not cover:

- Gold, silver, platinum, pearls, precious stones and jewellery.
- Left, lost, dropped or mislaid objects.

Limitations of cover

In the event of theft from a motor vehicle, Gouda's liability for compensation is subject to the condition that the motor vehicle was locked and visible signs of forced entry. In the event of a stolen bicycle, Gouda's liability for compensation is subject to the condition that the bicycle was carefully locked when it was stolen.

F. Theft observed at the moment it is committed and robbery

The insurance will cover robbery or theft observed at the moment it is committed by up to 10% of the sum insured. However, cash will be covered only by up to DKK 2,000.

G. Water, oil and coolant leakage

The insurance will cover loss or damage as a result of sudden flooding (not dripping or leakage) of water, oil, coolant or similar from installations, aquariums or other containers holding more than 20 litres.

The insurance will not cover:

- Loss or damage from drainpipes and roof gutters or loss or damage as a result of rising water level from the ground water or sewer.
- Flooding from ocean, sea or river.
- Loss or damage as a result of filling of oil tank or other containers.
- Loss or damage as a result of construction and repairs.
- Loss or damage after frost burst in insufficiently heated building, unless it is caused by intermittently failing heating supply.

H. Loss or damage as a result of gales and rain

The insurance will cover loss or damage as a result of gales, including rain, if the building, in which the insured objects are placed, at the same time is damaged.

I. Rescue expenses, etc.

In addition to the sum insured, the insurance will cover:

- Reasonable expenses in connection with loss or damage for rescue, restoration and cleaning of the insured objects.
- Reasonable expenses for moving out and in and storage as a result of vacating the permanent residence for up to one year.

18.5 Calculation of compensation

- a) The insurance will cover according to the first risk principle, and, upon assessment of the extent of the damage, no deductions will be made for insufficient insurance cover, if any.
- b) 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.
- c) 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.
- d) 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.
- e) Gouda can choose to have damaged objects repaired or to pay a sum corresponding to the cost of repair.
- f) Gouda is entitled, but not under an obligation, to pay compensation in kind.
- g) For loss of tape recordings (including videos), film, manuscripts, drawings and the like only the value of the materials will be covered.

Notwithstanding the provisions in Section A, the insurance will provide cover from the time when the insured crosses the border and leaves his or her country of residence and will cease upon return to his or her country of residence when the insured crosses the border - however, for a maximum of two months per trip.

Moreover, the insurance will provide cover during the insured's first departure from his or her home country to the country of residence. Upon journeys by aircraft outside the country of residence, the insurance will provide cover from the time when the insured has checked in for the journey in the airport and will cease when the insured passes customs in his or her country of residence.

Travel cover (cover 20-31)

19. Catching up scheduled travel itinerary

19.1 What expenses are covered by the insurance?

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 return journey as planned and if the insured has not been transported home, the insurance will cover extra expenses for:

- a) Catching up with a scheduled travel itinerary – at a maximum of economy class – to the place at which the insured was supposed to be in accordance with the scheduled travel itinerary; or
- b) A return journey to the insured's home – at a maximum of economy class.

20. Escort of patient and summoning of persons

20.1 For whom are expenses paid?

Two persons of the insured's choice.

20.2 What insurance events are covered by the insurance?

Summoning

The insurance will cover life-threatening acute illness covered by the insurance, where the insured:

- a) Is hospitalised for a minimum of three days. This cover is subject to the condition that the insured is hospitalised for a minimum of two days after the summoned person's arrival at the place of treatment.
- b) Passes away.

Escort of patient

The insurance will cover serious acute illness covered by the insurance, where the insured:

- c) Is hospitalised; or
- d) Passes away.

When the insured is discharged from hospital or has returned home/at a hospital in his or her country of residence, the summoning of persons/escort of the patient shall cease.

20.3 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for:

Summoning

- a) Transport to the insured's place of sojourn.
- b) Expenses for a relevant travel insurance with Gouda.
- e) Return journey (a maximum of economy class air travel) to the insured's own home when an escort is no longer required.

Escort of patient

- a) Transport together with the insured.
- b) Accommodation, food and local transport under the escort by up to DKK 2,000 per day for up to 30 days for all escorts who, by agreement with Gouda, are accompanying and/or have been called out to the insured and remain with him/her. In the case of private accommodation, the insurance pays a contribution of DKK 300 per person per day.
- c) Expenses for a relevant travel insurance with Gouda.
- d) Return journey (a maximum of economy class air travel) to the insured's own home when an escort is no longer required.

21. Recall to the country of residence

21.1 What expenses are covered by the insurance?

The insurance will cover the insured's reasonable and necessary expenses for transport (a maximum of economy class) if:

- a) The insured is recalled to his or her country of residence as a result of death, acute life-threatening illness or serious injury or life-threatening illness/injury requiring hospitalisation among the insured's spouse, cohabitant or children who are covered by the policy.
- b) The insured is informed about serious and acute personal events in his or her country of residence such as fire, break-in or flooding of the insured's private home, provided that an agreement is entered into with Gouda concerning the return journey.

Moreover, the insurance will cover:

- c) Return journey (a maximum of economy class) to the place where the original journey was interrupted if such return

- journey takes place no later than 30 days after the insured was called home and if there was more than five days left of the original journey at the time when the insured was called home.
- d) The insured's extra transport expenses back to his or her country of residence after the end of the return journey (i.e., arrival to the place where the journey was interrupted).

21.2 The insurance will not cover

The insurance will not cover:

- a) Recall which would only cause the time of the return home to be ten hours prior to the originally scheduled return home.
- b) In those cases in which the person who causes the insured to be called home has participated in the same trip as the insured and has been transported home. In such cases, cover can be sought under cover 22 Escort of patient and summoning of persons.

22. Luggage

22.1 What objects are covered by the insurance?

The insurance will cover ordinary luggage which the insured brings or buys on the trip, including cash, credit card, tickets and passport. See, however, clauses 24.3 and 24.4, respectively.

22.2 What insurance events are covered by the insurance?

The insurance will cover financial loss as a result of:

- a) Fire
- b) Theft
- c) Open theft -
- d) Robbery
- e) Theft observed at the moment it is committed
- f) Confusion or damage.

22.3 Limitation of cover

- a) During air transport, PCs, tablets, GPS equipment, cell phones, 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.
- b) The total compensation per insurance year can never exceed the sum stated on the front page of the policy.
- c) A single object with accessories will be covered by a maximum amount of compensation of DKK 15,000, regardless of whether several insurances for the object may have been taken out with Gouda.
- d) Cash, credit cards, tickets 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.
- e) Jewellery will be covered by 50% of the sum insured; however, for a maximum of DKK 15,000 in total and will only be covered in the event of fire, theft from a locked hotel room and/or locked "safe deposit box" (however, only if there are clear signs of forced opening hereof) or robbery.
- f) Theft from locked motor vehicle will be covered by 50% of the sum insured. However, it is a condition that there are clear signs of forced opening of the motor vehicle.

22.4 The insurance will not cover

The insurance will not cover:

- a) Objects that have been left, lost or mislaid.
- b) Contact lenses, prostheses, television sets, refrigerators and furniture.
- c) Boats, all types of windsurfing equipment, caravans, bicycles, motor vehicles and similar means of transportation, as well as accessories for all these objects.
- d) 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.
- e) Theft where there are no visible signs of forced entry.
- f) Loss of or damage to luggage that is sent by a separate means of transportation independently of the insured's journey.
- g) Damage to luggage caused by poor packaging as well as general wear, scratches, nicks, dents, etc. to suitcases or bags.
- h) Indirect loss.
- i) Loss resulting from misuse of credit cards or debit cards.

22.5 How is compensation calculated?

- a) 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. No depreciation will be made for PCs, laptops and tablets/smartphones during the first year. The object will subsequently be written off over three years.

- b) 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) 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) Gouda can choose to have damaged objects repaired or to pay a sum corresponding to the cost of repair.
- e) Gouda is entitled, but not under an obligation, to pay compensation in kind.
- f) For loss of tape recordings (including videos), film, manuscripts, drawings and the like, only the value of the materials will be covered.
- g) Luggage shall not be deemed lost until the transporter gives notice that the search has been closed and the luggage is not found. For some transporters, it may take up to four weeks. Gouda will pay compensation immediately after that.

23. Delayed luggage

23.1 What expenses are covered by the insurance?

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

- a) By up to DKK 5,000 - however, for a maximum of DKK 3,000 per checked-in luggage - where checked-in luggage is delayed compared to its expected arrival at the destination outside the insured's country of residence.
- b) By up to DKK 1,000 if luggage that has been checked in is delayed by more than 24 hours in relation to expected 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 is that this trip abroad has been booked before the delay occurred.

23.2 The insurance will not cover

The insurance will not cover replacement purchases made after the luggage has reached the insured's place of destination.

24. Flight delay

24.1 When does the insurance provide cover?

If your departure or return journey to Denmark with public transportation is more than five hours late, the insurance will provide cover. The delay is calculated on the basis of the travel time and place of the departure/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.

This compensation is subject to the condition that the delay is caused by climate conditions or mechanical failure of the means of transportation. Moreover, compensation is subject to the condition that the insured is not entitled to compensation from any other parties.

24.2 What expenses are covered by the insurance?

The travel insurance will cover reasonable and necessary extra expenses for hotels and food up to DKK 1,000 per day or part of the day that the delay lasts - however, for a maximum of DKK 3,000.

24.3 Exclusion

Delay upon flying to and from the Faroe Islands and Greenland and within Greenland will not be covered.

25. Damage to a rented holiday home

25.1 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 damage to a rented holiday home/a hotel room and its contents in accordance with the general rules on liability for non-contractual damages.

25.2 What expenses are covered by the insurance?

The insurance will cover up to DKK 25,000 – however, with an excess of DKK 2,000. This cover is subject to the condition that the damaged objects have been in the insured's possession.

25.3 Exclusion

The insurance will not cover damage to or loss of the insured's own effects.

26. Late arrival

26.1 What insurance events are covered by the insurance?

The insurance will cover in cases where the insured for unforeseen reasons and without own fault misses the departure of a public means of transport or one arranged by the tour operator.

26.2 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary extra expenses for:

- a) Catching up with scheduled itinerary (for a maximum of economy class).
- b) Accommodation and food by up to DKK 1,500 per day.

This cover is subject to the condition that the tickets for the means of transport are booked and paid no later than 24 hours before departure.

26.3 The insurance will not cover

No compensation will be paid if late arrival occurs in connection with a connecting flight where the official connection time has been included as stated in the airliner's time table.

27. Excess when renting motor vehicles

27.1 What insurance events are covered by the insurance?

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.

27.2 What expenses are covered by the insurance?

The travel insurance will cover expenses for excess under the insurance covering loss of or damage to the motor vehicle.

27.3 The insurance will not cover

The travel insurance will not cover:

- a) If no insurance covering loss of or damage to motor vehicles are taken out on your rented passenger car, motorbike or moped.
- b) If you were not qualified to drive the motor vehicle according to legislation in the country in which the motor vehicle was rented.

28. Holiday compensation in connection with holiday trips

28.1 What insurance events are covered by the insurance?

The travel insurance will not cover damage or injury covered by 2 Medical cover where the insured:

- a) Is called home to his or her country of residence/home country.
- b) Is hospitalised.
- c) Is transported home to his or her country of residence/home country.
- d) Passes away.
- e) Becomes acutely ill/is injured and becomes unable to do the activity which was the main purpose of the trip. The illness/injury must be documented by a local physician and the documentation forms the basis of Gouda's assessment of the extent to which the main purpose of the trip could not be exercised.

28.2 What expenses are covered by the insurance?

The travel insurance will cover the price of the trip per day for holidays that cannot be spent as a result of one or more of the insurance events stated in clause 30.1. Holiday compensation will be paid no earlier than from the day after the insured is hospitalised, recalled, transported home or attends his or her physician.

28.3 Who is covered by the insurance?

The following group of persons are covered by the insurance:

Insurance events covered by clauses 30.1 a-d:

- a) Parents travelling with children living at home. If one or more members of the family become entitled to compensation, see clauses 30.1 a-d, the travel insurance will provide cover for the entire family (parents and children living at home).

Insurance events covered by clause 30.1 e:

- b) The travel insurance will only cover the price of the trip per day for the injured person. If the injured person is under 16 years, the travel insurance will thus cover 50% of the price of the trip per day for one travelling companion.

The travel insurance will only cover one of the above groups of persons.

28.4 Limitations of cover

Holiday compensation is only paid for pure holiday trips during the period of the journey and for a maximum of 30 days.

28.5 Special conditions

- a) If sufficient documentation is not provided by the treating physician, confirming that the insured has been unable to exercised the planned activity, Gouda's physician will determine based on the diagnosis, whether the insured, see clause 30.1 e, is entitled to compensation and, if so, for how many days.
- b) For the persons stated in clause 30.3, compensation will be paid for the same period as for the injured person.

29. Delayed sports equipment in connection with holiday trips

29.1 What expenses are covered by the insurance?

The insurance will cover reasonable and necessary expenses for replacement purchases/renting of sports equipment by up to DKK 3,000 in cases where checked-in luggage is delayed compared to its expected arrival at the place of destination outside the insured's country of residence.

29.2 The insurance will not cover

The insurance will not cover replacement purchases made after the luggage has reached the insured's place of destination.

30. Cancellation insurance (applies only to pure holiday trips)

If it is stated in the policy that the insured has purchased a Cancellation insurance, compensation will be paid as stated below.

30.1 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 is 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.

30.2 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.

30.3 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 is a condition that there were no symptoms of illness prior to the booking of the trip.

Section E – Definitions

The insurance 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:

Treatment

Any form of therapeutic activity performed by a doctor, nurse, dentist or other qualified authorised healthcare worker, a physiotherapist, for example, including examination, diagnosis, injections, operations, prescribed medicine and rehabilitation.

Country of residence

The country in which the insured is permanently resident as an expatriate. Australia, China and the USA are subdivided into territories, provinces and states, respectively. With regard to these countries, the country of residence will be deemed to be the relevant territory, province or state in which the insured has taken up residence.

Fire

Fire means an unrestrained flame-forming conflagration with the ability to spread under its own power and which is fairly extensive. Singing and heat damage or damage caused by spurts of flame where the objects do not themselves burst into flame are not covered.

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.

Insurance period

The period during which Gouda is liable to pay compensation for claims.

Insurance year

12 months between each main date for payment of premium (shown on the policy-holder's main policy). An insurance year may for the individual insured consist of fewer than 12 months if the insurance year, by agreement with the policy-holder, is the same for all the insureds on the policy.

Securely locked

Securely locked means that doors and other access openings are securely closed and locked and that windows and other openings are locked and fastened. If no sign of forced entry is visible, the dwelling will be deemed not to have been securely closed and locked. Entry by means of regular or false keys or by lock-pick is not forced entry.

Home country

The country in which the insured has his or her citizenship. Another definition may be agreed. If this is the case, it will be shown on the policy.

Technical aids

Products used to remedy the consequences of a permanent reduced physical or mental function in order that the insured will be able to live as normal and independent a life as possible and to be independent of assistance by others in his or her everyday life as far as possible.

Implant

An implanted, artificial limb in the human body.

Break-in

Break-in means theft from a securely locked building or room. It is a condition that windows and other openings have been securely closed and that it can be shown that forced entry has occurred. Access by means of stolen or false keys or by lock-pick will not be regarded as forced entry. A theft from motor vehicles is not defined as a break-in but as simple theft.

War zone

A war zone in this policy means a country which is in a declared state war and in which acts of war are being committed. It also means a country or a region (a part of one country or several countries) in which battles are actually being fought between military units, regardless of whether these represent a government or not.

Venereal disease

Sexually transmitted diseases that are transmitted by sexual intercourse or any other physical contact with genitals.

Next-of-kin

The insured's spouse, children, step-children, foster children, cohabitant, who is and has been registered at the same address as the insured for at least one year, children-in-law, grandchildren, parents, parents-in-law, sisters and brothers, step-sisters and stepbrothers, sisters-in-law, brothers-in-law and grandparents.

Occurring

An illness is regarded as occurring at the time when the insured first attends a doctor for the symptoms of the condition in question. Complications of the illness or resulting illnesses with a different diagnosis are regarded as part of the illness which originally occurred.

P.I.R.

Property Irregularity Report.

Prostheses

Artificial limbs, and including dental plates and false teeth. Professional sports This means sports subject to contractual obligations to a club, sponsor or similar for which remuneration is paid and prizes are made available. A person is deemed to be a professional athlete if, during one of the prior five years before the insurance period, he or she has had an annual income of minimum DKK 100,000, paid as remuneration, sponsorship or prize.

Mental conditions

Under this insurance, mental conditions are psychoses, neuroses, transient mal-adaptations and other disorders and problems normally treated by psychiatrists.

Open theft

Theft observed at the moment it is committed.

Narcotic substances

Marihuana, cannabis, hash, hemp, ecstasy, etc.

Robbery

A theft perpetrated by means of violence or threatened immediate use of violence.

Simple theft

Means theft that fails to meet the criteria for break-in, robbery and open theft.

Insurance event

One or more incidents occurring simultaneously or consecutively which derive from the same cause of claim.

Jewellery

Objects mainly consisting of gold, silver, platinum, pearls and precious stones.

Sports equipment

Equipment which is only used in connection with sports activities. Clothes are not deemed to constitute sports equipment -

regardless of usage.

Somatic conditions

Somatic conditions are all physical disorders, as opposed to mental conditions.

Loss or damage as a result of gales

Wind where the force of wind is constantly or intermittently at least 17.2 m.p.s.

Mastication damage

A mastication damage covered by the insurance is a dental damage that occurs where the insured unforeseeably chews in a foreign object in food or in similar objects.

Accident

In this policy accident means a sudden event causing personal injury.

Scientific expeditions

This means expeditions to areas where the local public authorities require a special permit to stay and where the insured is paid remuneration for the expedition.

Contact Us

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Chubb in the Nordics

Chubb Group's Nordic hub is based in Stockholm with Swedish, Norwegian, Finnish and Danish employees in order to be staffed for cross-Nordic services. In addition, there are local offices in Oslo, Copenhagen and Helsinki.

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About Chubb

Chubb European Group SE, Swedish Branch, is registered in the company register with the corporate registration number 516403-5601 and the visiting address Birger Jarlsgatan 43, 111 45 Stockholm. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662 and is supervised by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09. The branch's operations are also subject to supervision by the Swedish FSA (Finansinspektionen).

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