



Annual travel insurance

Terms and conditions 825.1

Effective January 2020

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Contact Gouda Rejseforsikring

Service centre

+45 88 20 88 20
gouda@gouda.dk

Claims centre

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

Please remember to encrypt your email if it contains sensitive personal information.

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

Insurance terms and conditions 825.1

About Gouda Rejseforsikring

Specialists in travel insurance

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

Gouda Rejseforsikring helps travellers - on holiday and while working

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

Dear gouda customer

This leaflet includes two parts. First of all instructions for you if you need to make a claim under your insurance. Furthermore the terms and conditions applying to your insurance. Claims form is available from our homepage www.gouda.dk.

Please remember that it is your own responsibility to make sure that your policy is correct. We therefore recommend that you check the information in your policy before travelling to make sure that names, scope of cover, area of cover, type of cover and any opting out or optional cover choices are correct.

We recommend that you leave a copy of the policy (with policy number) with your family or friends in Denmark.

If you have any questions, you are of course welcome to contact us.

We wish you a great journey.

Gouda rejseforsikring

Tel.: (+45) 88 20 88 20

Fax: (+45) 88 20 88 21

E-mail: gouda@gouda.dk

Please note:

Special conditions apply for persons with chronic/existing illnesses. Read more about to seek prior approval at www.gouda.dk.

I. Please note

- That it is a requirement that you are entitled to services under the Danish Health Act.
- That you must bring your blue EU health insurance card with you on trips to EU/EEA countries.
- That special rules apply to people with chronic/existing illnesses.
- That the insurance does not cover claims arising in consequence of skiing, unless you have purchased a Skiing Supplement. Regardless of whether you have purchased a supplement for Skiing and Accidents, the insurance does not cover damage under coverage 21 Accidents occurring during conduct of any form of skiing (incl. snowboarding and ski jumping).
- That the insurance solely covers purely holiday trips of up to one month in duration. This means that the first 30 days of a longer holiday trip is not covered under the insurance. Please see the next point however.
- For purely holiday trips with a duration of more than 30 days, you may purchase an extension of the insurance period prior to the holiday trip. The extension must be purchased for the period of the day after the first 30 days and through and including the day of the return home to Denmark, whereupon the insurance will also cover the first month of the holiday trip.
- That the insurance is available for EU/EEA, extended Europe and the world, respectively. Your policy will state precisely which area you have purchased your insurance for. The insurance does not encompass trips/stays in Denmark.
- That the insurance can be purchased for an Individual Person, Household or Senior (+70).
- If the insurance has been purchased for a Household, then the insurance covers the insured and their household, which encompasses their spouse/cohabitee and children living at home. The above-mentioned must be registered with the national registration office as residing with the insured. In addition, one's own co-travelling children are covered until they attain 18 years of age.
- If the insurance has been purchased for an Individual Person then the terms and conditions apply only to such.
- That you yourself are responsible for the correctness of the information in your policy.
- That you yourself are responsible for knowing the terms and conditions in this leaflet that form the basis of any possible Gouda compensation.
- That you should leave a copy of your policy with a relative in Denmark.

II. "What to do if..." – when you need to use your insurance

This section forms part of the insurance terms and conditions. It is important that you observe these guidelines closely as this may affect Gouda's liability to pay compensation.

If you have any questions or need guidance?

If you need general advice or guidance before, during or after your journey, you are always welcome to contact Gouda Rejseforsikring. Telephone hours: Monday to Thursday between 8:30 am and 5:00 pm, Friday between 8:30 am and 4:00 pm:

Tel.: (+45) 88 20 88 20

Fax: (+45) 88 20 88 21

E-mail: gouda@gouda.dk

How to report a claim

You can use Gouda's alarm centre in Copenhagen from all over the world. The alarm centre is open 24 hours a day - 365 days a year.

If a claim expense is expected to exceed DKK 10,000, always contact Gouda or Gouda Alarm for prior approval.

Contact information

Gouda Alarm

Tel: (+45) 33 15 60 60

Fax: (+45) 33 15 60 61

Email: alarm@gouda.dk

Claims department

Tel: 88 88 81 60

Skade@gouda.dk

Please remember to encrypt your email if it contains sensitive personal information.

Report a claim

You can report your claim online at www.gouda.dk

To ensure a smooth and correct processing of your claim, we ask you forward all relevant documentation when reporting your claim eg. receipts, PIR report, police or medical report.

III. Insurance terms and conditions

Here, you will find the detailed terms and conditions for your insurance; i.e. its scope and exceptions. These are the terms and conditions on which your cover is based. Please note that the sections I and II form an integrated part of the terms and conditions and that any instructions therein must be observed. In point 40, words in italics have been defined in detail.

Please note: If the cost of a claim has not been included in the description of your insurance cover (The costs covered by your travel insurance), this means that the cost in question is not covered by your travel insurance.

1. Illness

When travelling in the EU/EEA, you must show your blue EU health insurance card at the location of the treatment. In event of a need for hospitalisation, the Gouda Alarm Centre must always be contacted.

Insurance amount	Unlimited
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1.1 Costs covered by the insurance

In the event of an acute illness or injury which has occurred during the trip, the insurance covers reasonable and necessary costs of

- a) treatment by a physician with authorisation in the country where you receive treatment (treating physician),
- b) deductible under the blue EU health insurance card,
- c) medicine – prescribed by the treating physician or Gouda’s physician,
- d) hospital stay in two-bed room (semi-private) and hospital treatment prescribed by a physician, including surgery,
- e) provision of screened blood and monitoring to ensure that you receive the screened blood. It is a condition for the insurance cover that Gouda’s physician is of the opinion that you are in a risk area,
- f) delivery and treatment of an unborn baby or a premature baby, up to 4 weeks before the expected date of birth. The costs are covered by the mother’s insurance. The costs of treating an unborn or premature baby must be included in the present sickness cover, and the insurance provides cover for treatment solely up to when transport home can take place.
- g) telephone calls during hospitalisation of up to DKK 1,000,
- h) taxi transport to and from the place of treatment up to DKK 1,000
- i) ambulance transport from the place of illness/accident to the place of treatment. Air ambulance must be approved by Gouda in advance,

- j) ambulance transport as a consequence of treatment failure to the nearest, suitable place of treatment. It is a condition for insurance cover that Gouda’s physician – after contact with the treating physician – is of the opinion that such transport is necessary and justified,
- k) extension of your Gouda insurance in cases where your return home is delayed beyond the insurance period. Furthermore, the travel insurance covers reasonable and necessary additional costs of
- l) hotel accommodation and meals for up to DKK 1,500 per day if Gouda’s physician is of the opinion that you can be treated as an outpatient instead of being admitted to hospital.
- m) hotel accommodation and meals for up to DKK 1,500 per day after treatment when awaiting return home or catching up with an itinerary.

1.2 The insurance does not cover

The insurance does not cover the costs

- a) of treatment or accommodation after your return to Denmark,
- b) for treatment at a private clinic/hospital in an EU/EEA country, unless Gouda has accepted the treatment in advance,
- c) of assessment/treatment of conditions/illnesses, prostheses and cosmetic procedures, which have in the course of the last two months (six months for trips where the insurance period has been extended beyond one month) prior to departure led to:
 - admission to hospital,
 - assessment/treatment by a physician or another therapist which is not part of a check-up,
 - changed medication, including gradual reduction.
- d) of treatment of chronic or existing illnesses if you:
 - have not consulted a physician or have rejected/given up treatment for the illness even though you ought to know or assume that the illness required treatment or had worsened materially,
 - have been given up on or been refused treatment,
 - have been registered for, referred to or are on a waiting list for assessment/treatment,
 - have failed to attend scheduled check-up visits within the last two months (six months for trips where the insurance period has been extended beyond one month) or have because of previously failing to attend given up normal check-up visits,
- e) for treatment of illnesses which are or have been under examination prior to the departure, even if no diagnosis has been made. Preventive examinations/screenings are considered as being under examination in the event that the examination outcome result in further examination or treatment prior to or after the departure,

- f) for check-up and treatment, including medicine, with a view to keeping a chronic or existing illness stable and controlled,
- g) of a need for treatment which was known prior to departure,
- h) to continued treatment or stay, if you refuse to be taken home when Gouda's physician has decided that repatriation will take place,
- i) for treatment or stay if Gouda's physician has decided that treatment can await your return to Denmark,
- j) for treatment or stay arranged by you yourself, which Gouda would not have had, if Gouda had arranged the treatment/stay,
- k) for transport as a consequence of your fear of contagious infection,
- l) which are incurred because you do not observe the instructions given by Gouda's physician,
- m) for dental treatment – please see cover 4 Dental treatment and physiotherapy, etc.
- n) for physiotherapy, chiropractor or other non-medical treatment – please see cover 4 Dental treatment and physiotherapy, etc.
- o) for induced abortion,
- p) to replace, substitute or repair prostheses, glasses, contact lenses, hearing aids, dentures and other aids,
- q) for recreation or spas.
- r) for treatment or hospitalisation following expiry of your policy. If Gouda's physician assess that you are unable to proceed with your return home to Denmark due to a covered incident, the policy provides cover for treatment and stay until you in the assessment of Gouda's physician are able to return home to Denmark.

2. Repatriation

Insurance amount **Unlimited**

2.1 Costs covered by the insurance

In case of acute illness or injury covered by cover 1 Illness the insurance covers reasonable and necessary

- d) additional costs of returning important personal property which you have to leave behind as a consequence of repatriation approved by Gouda,
- e) costs of taxi or ambulance prescribed by a physician from the hospital or the airport to your residence in Denmark after Gouda has taken you home to Denmark,

If after completion of treatment and discharge from hospital abroad, you have not been able to use the route planned and documented before departure, and if you have not been repatriated on Gouda's account, the insurance will cover reasonable and necessary additional costs of

- f) catching up with the planned itinerary – maximum economy class – to the place where you were supposed to be according to the planned itinerary or
- g) return home to your residence in Denmark – maximum economy class. If you return home to your residence in Denmark, you are not entitled to a possible return journey.

2.2 The insurance does not cover

The insurance does not cover the costs of

- a) repatriation because of chronic or existing illnesses which have in the course of the last two months (six months for trips where the insurance period has been extended beyond one month) before departure led to:
 - hospitalisation,
 - assessment/treatment by a physician which is not part of a check-up,
 - changed medication,
- b) repatriation in connection with chronic or existing illnesses if you:
 - have not consulted a physician or have rejected/given up treatment for the illness even though you ought to know or assume that the illness required treatment or had worsened materially,
 - have been given up on or been refused treatment,
 - have been registered for, referred to or are on a waiting list for assessment/treatment,
 - have failed to attend scheduled check-up visits within the last two months (six months for trips where the insurance period has been extended beyond one month) or have because of previously failing to attend given up normal check-up visits,
- c) repatriation arranged by yourself which Gouda would not have incurred if Gouda had arranged the transport,
- d) air ambulance in cases where transport can in the opinion of Gouda's physician be arranged in another, medically safe way,

- e) repatriation as a consequence of your fear of contagious infection.

3. Help at the destination – 24-hour medical help

3.1 Costs covered by the insurance

During your trip, you will have access to Gouda's 24-hour Danish medical emergency service both in connection with serious and less serious illnesses. You can get advice and guidance regarding medical treatment, medicine prescribed by the treating physician, and about suitable doctors and dentists abroad.

3.2 The insurance does not cover

The insurance does not cover your costs of contacting Gouda's 24-hour medical emergency service.

4. Dental treatment and physiotherapy, etc.

Physiotherapy, etc.	DKK 15,000
Dental treatment	DKK 3,000

4.1 Costs covered by the insurance

In case of acute illness or injury covered by cover 1 Illness or in connection with acute tooth ache / dental injury, the insurance covers reasonable and necessary costs of

- a) medically prescribed treatment by publicly registered physiotherapist, chiropractor or other non-medical professional,
- b) urgent and acute dental treatment.

4.2 Limitation

Cover under point 4.1 is limited to a maximum of 15 treatments.

4.3 The insurance does not cover

The insurance does not cover the costs of

- a) treatment after your return to Denmark,
- b) continued treatment or stay after the time when you fail to let yourself be taken home when Gouda's physician has decided that repatriation will take place,
- c) treatment or stay if Gouda's physician has decided that treatment can await your return to Denmark,
- d) dental treatment if you have not observed normal dental care with at least one annual check-up and any necessary treatment,
- e) compensation for, repair or replacement of dentures.

5. Personal safety

5.1 Crisis help at the destination

Insurance amount	Unlimited
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5.1.1 Costs covered by the insurance

The insurance covers your costs in connection with crisis help at the place of an accident if you have been the victim of

- a) a major accident,
- b) a serious traumatic event involving several people,
- c) a natural disaster,
- d) an act of terrorism, war or warlike condition,
- e) a hostage-taking.

It is a condition for insurance cover that Gouda's physician or psychologist find that crisis help is necessary.

5.2 Telephonic crisis help for relatives

Insurance amount	Unlimited
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5.2.1 Costs covered by the insurance

If you are entitled to crisis help under 5.1 Crisis help at the destination, the travel insurance will cover costs of telephonic crisis help for your relatives.

It is a condition for insurance cover that Gouda's physician or psychologist find that crisis help is necessary.

5.3 Crisis help after your return

Insurance amount	DKK 10,000
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5.3.1 Costs covered by the insurance

The insurance covers your costs of crisis psychological treatment after your return if you have been the victim of a

- a) natural disaster,
- b) an act of terrorism, war or warlike condition,
- c) hostage-taking
- d) life-threatening epidemic.

It is a condition for insurance cover that your own physician refers you to psychological treatment.

5.4 Evacuation

Costs of transport	DKK 50,000
Additional costs	DKK 15,000

5.4.1 Costs covered by the insurance

The insurance covers reasonable and necessary costs of transport, hotel accommodation, meals, clothes, and local transport in connection with evacuation to the nearest safe destination or to Denmark. The travel insurance covers in the event that

- a) the Ministry of Foreign Affairs recommends evacuation or return home because of war or warlike conditions or imminent danger of war or warlike conditions in the country in which you are staying,
- b) the Ministry of Foreign Affairs recommends evacuation or return home because of an act of terrorism or imminent danger of an act of terrorism,
- c) the Ministry of Foreign Affairs or the local authorities recommend evacuation or return home because of natural disaster or imminent danger of natural disaster in the area in which you are staying,
- d) Statens Serum Institut recommends evacuation or return home because of life-threatening epidemics in the area in which you are staying.

Gouda will use the recommendations issued by the Ministry of Foreign Affairs, Statens Serum Institut (SSI), and the local authorities when deciding if evacuation can be covered, and when evacuation is covered, where the nearest, safe destination is.

5.4.2 Limitation

Evacuation must be carried out at the first possible opportunity. If you do not wish to accept the offer of evacuation at such time, the cover will lapse.

5.4.3 The insurance does not cover

The insurance does not cover evacuation if the Ministry of Foreign Affairs, Statens Serum Institut (SSI) or local authorities have at the time of your entering an area recommended or carried out evacuation.

5.5 Search and rescue

Insurance amount **DKK 100,000**

5.5.1 Costs covered by the insurance

The insurance covers necessary costs of a search and/or rescue. It is a condition for insurance cover that

- a) the event was reported to the local police/the local authorities and that the search/rescue has been initiated by the above or by the Ministry of Foreign Affairs, and that
- b) The Gouda Alarm Centre is contacted as soon as possible if search or rescue becomes necessary, and that the alarm centre approves the companies which will be in charge of the search and the extent thereof.

5.5.2 Limitations

- a) Regardless of the number of insurance policies taken out and the number of insured people, the maximum compensation payable for one claim is limited to DKK.
- b) It is a condition for insurance cover that the person being searched for is insured with Gouda. If the search is for several

people as a group, the search costs will be distributed equally among the number of people searched for.

- c) It is not considered a search if the insured has not told his/her relatives where he/she is staying or travelling, and the family wants to have contact – regardless of the reason for the wish to contact the person in question.
- d) All claims under this point are subject to a deductible amount of 10 % - however, at least DKK 2,500 per claim.

5.5.3 The insurance does not cover

The insurance does not cover

- a) payment to organisations/authorities which normally work on a voluntary basis/free of charge with searches,
- b) searches north of the 75th parallel or at the South Pole,
- c) needs for a search caused by gross negligence on your part,
- d) search for people who disappear while exercising or practising for professional sport or taking part in a scientific expedition,
- e) costs of search/rescue in case of kidnapping or hi-jacking.

5.6 Terrorism

Insurance amount **Unlimited**

5.6.1 Costs covered by the insurance

- a) If you are subject directly to acts of terrorism leading to physical personal injury, the insurance will cover necessary additional costs of premature return home/repatriation to Denmark, including return by air ambulance, if necessary. It is a condition for insurance cover that Gouda's physician find that repatriation is necessary and that the transport be arranged by agreement with Gouda.
- b) If you are affected indirectly by terrorism because an act of terrorism takes place within a radius of 50 km from the place where you are staying in the form of bomb explosion, attack with chemical or biological weapons, hi-jacking of airplane or any other type of terrorism leading to physical personal injury to persons other than you yourself, the travel insurance will cover necessary additional costs of a premature return home.

5.6.2 Limitations

It is a condition for the insurance cover that premature return home/repatriation lead to arrival in Denmark more than 72 hours ahead of the original schedule.

5.6.3 The insurance does not cover

Repatriation initiated by the travel arranger or others, including public authorities, is not covered by the travel insurance.

5.7 Hostage-taking

Costs of transport	Unlimited
Additional costs	DKK 15,000

5.7.1 Costs covered by the insurance

In cases where you have been held hostage, the insurance covers

- a) necessary additional costs of repatriation to Denmark, including by air ambulance, if necessary. It is a condition for insurance cover that Gouda's physician find that repatriation is necessary and that the transport be arranged by agreement with Gouda,
- b) additional costs of hotel accommodation, local transport and meals.
- c) extension of the insurance period in cases where the insurance period expires while you are being held hostage. The extension becomes effective at the end of the current insurance period and will last until your arrival back in Denmark – however, no more than 14 days after you have been released.

5.7.2 The insurance does not cover

The insurance does not cover

- a) costs of investigation of a hostage-taking,
- b) costs of ransom,
- c) any injury or damage arising as a consequence of events happening in areas with war, warlike conditions, riots or civil unrest.

5.8 Retention in connection with war

Insurance amount	DKK 50,000
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5.8.1 Costs covered by the insurance

If you are retained by the authorities in a country as a consequence of war or risk of war, the insurance covers necessary additional costs of

- a) accommodation and domestic transport,
- b) meals of up to DKK 500 per 24 hours.

5.8.2 Limitations

The insurance cover lapses three months after you were first retained.

6. Erroneous medical treatment

Insurance amount	DKK 1,000,000
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6.1 Costs covered by the insurance

The travel insurance covers permanent injury as a consequence of erroneous medical treatment in direct relation to an injury which is covered under cover 1 Illness. The liability to pay compensation is determined according to sections 20-23 of the Danish Complaints and Access to Compensation within the Health Sector Act, and the

size of the compensation is determined according to the Danish legislation on payment of compensation.

7. Personal liability

Personal injury	DKK 10,000,000
Damage to property	DKK 5,000,000

The insurance amounts form the highest limit to Gouda's duty to pay compensation after an individual insurance event, even of the liability is imposed on several people covered by one or more insurance policies taken out with Gouda.

7.1 Claims covered by the insurance

The travel insurance will cover if you are, according to the current legislation in the country in which the damage occurs, liable to pay for damage to people or property according to the general rules of civil liability. Furthermore, the travel insurance covers damage to rented holiday residence/hotel cf. point 7.2 c.

7.2 Costs covered by the insurance

The insurance covers

- a) the amount you are requested to pay by the authorities in the country in question,
- b) costs in connection with a decision regarding the liability to pay compensation to the extent that such costs have been approved in advance by Gouda,
- c) damage to rented holiday residence and/or hotel and furniture and fittings thereof, however, with a deductible of DKK 1,000 per insurance event. It is a condition that the damaged property was in your charge.

7.3 Limitation

You must never yourself acknowledge a liability to pay compensation or accept a claim for compensation. It must always be left to Gouda to make a decision in such cases. If not, you may risk having to pay compensation yourself, including for compensation for damage for which you cannot be held liable. Gouda must be informed as soon as possible about the event and will then make a decision about the further processing of the case.

7.4 The insurance does not cover

The travel insurance does not cover your liability to pay compensation

- a) arising in work or business relations,
- b) for damage to or loss of own property,
- c) for damage caused by the fact that you have through agreement or otherwise taken on additional responsibility

beyond the responsibility according to the general rules on civil liability to pay compensation,

- d)** for damage to property you have borrowed, rented, are storing, have at your disposal, for transport, processing or in any other way have in your possession - apart from the situations mentioned under section 8.2 c above,
- e)** for damage where you inflict an illness on others through infection or in any other way,
- f)** for damage caused by the use of motor vehicle, camper or trailer, aircraft or boat with a motor of more than 10 HP, or any boat which is more than 5 metres long,
- g)** for damage caused to family or accompanying traveller,
- h)** for damage caused by animals,
- i)** for damage caused by the use of firearms.

8. Legal aid abroad

Insurance amount **DKK 100,000**

8.1 Costs covered by the insurance

The insurance covers reasonable and necessary

- a)** costs of legal aid when a dispute that has arisen during the trip or at the destination requires legal assistance,
- b)** costs of legal aid in connection with a criminal trial – however only up to a maximum of DKK 30,000. It is a condition for coverage that you at the court of first instance have been acquitted of all charges and that the limit for filing an appeal has expired. This also applies to travel costs with reference to point 8.1 c,
- c)** costs of travelling because you are called as a witness or for examination at a court abroad.
- d)** costs of guarantees necessary for the release of you or your property from retention by foreign authorities. The guarantee is considered an interest-free loan to be repaid to Gouda after release or on demand.

8.2 It is a condition for insurance cover

It is a condition for insurance cover

- a)** that the matter causing the dispute or the criminal trial has occurred during the insurance period and relates to matters occurred during the trip,
- b)** that you personally are directly involved in the dispute or the criminal trial,
- c)** that the dispute cannot be settled administratively or by bringing the matter before a tribunal, complaints board, or similar body.

8.3 Deductible

- a)** For any claim under points 8.1 a and c, a deductible is calculated at 10 % of the total costs covered – however always at least DKK 2,500.
- b)** For any claim under point 8.1 b, a deductible is calculated at 20 % of the total costs covered – however always at least DKK 5,000.

8.4 The insurance does not cover

The insurance does not cover

- a)** costs which were not paid for a reasonable cause, for example because you are not seen to have a reasonable cause to initiate the case or because the expenses are not reasonable in relation to the object of the case,
- b)** disputes between you and the travel agency / arranger / intermediary, the airline or one or more of your accompanying travellers,
- c)** disputes between you and Gouda,
- d)** disputes in connection with contractual relations, business relations or working relations,
- e)** disputes in connection with family affairs, social affairs, pension issues or succession rights,
- f)** costs in connection with traffic violations where motorised means of transport was used by you,
- g)** actual damages or claims similar to penalties.

9. Recall

Insurance amount **Unlimited**

9.1 Costs covered by the insurance

The insurance covers reasonable and necessary additional transport costs – maximum economy class – for you and one accompanying traveller, if you

- a)** are called back to Denmark because of serious, acute illness/ injury leading to hospitalisation or death of your spouse or co-habiting partner, children, step-children, foster-children, parents, step-parents, foster parents, grandparents, sisters/ brothers, step-siblings, parents/children-in-law and brothers/ sisters-in-law. It is a condition for coverage that the person who triggers the coverage is residing in Denmark,
- b)** are informed about severe material damage to your private residence or your own business in Denmark caused by fire, flooding or theft, or in the event of an illegal strike or fraud in your own business in Denmark, where the event requires your personal and immediate presence.

9.2 Limitations

- a) It is a condition for Gouda's liability to pay compensation that the calling home has been agreed with Gouda.
- b) The insurance only allows one calling home per insurance period for the person causing the recall to Denmark.

9.3 The insurance does not cover

The insurance does not cover

- a) recall to Denmark which will lead to a time of arrival home less than 12 hours before the originally planned arrival,
- b) in cases where the family member causing the recall to Denmark is making the same trip and has been repatriated under cover 2 Repatriation.

10. Sending for & accompanying

Number of people 2

Sending for

10.1 Claims covered by the insurance

The travel insurance covers if you

- a) are affected by acute illness or injury encompassed by cover 1 Illness, which is by the treating physician and Gouda's physician expected to lead to hospitalisation for at least 48 hours after the arrival at the place of treatment of the person sent for,
- b) are affected by acute life-threatening illness/injury encompassed by cover 1 Illness.

10.2 Costs covered by the insurance

The travel insurance covers the costs incurred by the person sent for involving

- a) transport from and back to the residence in Denmark - maximum economy class,
- b) transport if the insured has to be moved to a different place of treatment or repatriated - maximum the same transport class as the insured. See however point 10.6 a,
- c) purchase of Gouda insurance of the same type as that of the insured for the duration of the accompaniment. It is a condition that the person sent for meets the criteria for being able to buy Gouda insurance,
- d) accommodation at the hospital or a hotel, at a maximum per person per day of DKK 1,500,
- e) documented costs of meals and local transport at a maximum per person per day of DKK 250.

10.3 The insurance does not cover

The insurance does not cover

- a) calling in if the insured is to be repatriated within 48 hours of the arrival of the person sent for at the place of treatment.
- b) expenses regarding calling in arranged without Gouda's participation that Gouda would not have had if they had arranged the calling in.

Accompanying an ill person

10.4 Claims covered by the insurance

The travel insurance covers if you

- a) are affected by acute illness or injury encompassed by cover 1 Illness, which is by the treating physician and Gouda's physician expected to lead to hospitalisation for at least 48 hours,
- b) are affected by acute life-threatening illness/injury encompassed by cover 1 Illness,
- c) are to be repatriated because of illness, injury or death.

10.5 Costs covered by the insurance

The travel insurance covers the necessary additional costs of the person accompanying the ill person of

- a) transport - maximum the same transport class as the insured - in cases where you are to be transported to suitable place of treatment or to be repatriated. See however point 10.6 a,
- b) transport to the residence or for catching up to a fixed itinerary - maximum economy class - when the accompaniment is completed at your discharge from hospital at the destination. In case of repatriation the accompaniment is completed at arrival at your residence/hospital in Denmark,
- c) extension of the existing insurance with Gouda or purchase of Gouda insurance of the same type as the injured person for the duration of the accompaniment. It is a condition that the accompanying person meets the criteria for being able to buy Gouda insurance,
- d) accommodation at the hospital or a hotel, at a maximum per person per day of DKK 1,500
- e) documented costs of meals and local transport at a maximum per person per day of DKK 250.

10.6 Limitations

- a) If you are repatriated at a higher transport class than economy class, the travel insurance covers a maximum of one called in/ accompanying person at the same transport class. If the insured is repatriated with medical accompaniment (physician or nurse), including air ambulance, a called in person/ accompanying person cannot request transport at the same transport class as you.
- b) Cover of accommodation and meals for persons called in and accompanying person ceases when the accompaniment is

completed at discharge from hospital at the destination or arrival at the residence/hospital in Denmark.

- c) Cover of accommodation and meals for persons called in and accompanying person ceases when the accompaniment is completed at discharge from hospital at the destination. In event of repatriation the accompaniment is completed at arrival at the residence/hospital in Denmark.

11. Delay at the point of departure

Insurance amount	Unlimited
Period	The entire journey

11.1 Claims covered by the insurance

In cases where you are to catch up with the planned itinerary because you

- a) without responsibility on your part and without having been able to foresee and remedy the problem, arrive late to a public means of transport or a means of transport arranged by the travel agent or
- b) are subject to an insurance event covered under cover 16 Travel documents, so that you have to repurchase air tickets, passport or visa.

11.2 Costs covered by the insurance

The insurance covers reasonable and necessary additional costs of

- a) transport in order to catch up with the planned itinerary – maximum the same class as the original journey,
- b) hotel accommodation – maximum DKK 1,000 per day,
- c) meals and local transport – maximum DKK 250 per day.

11.3 Special condition

It is a condition for insurance cover that the ticket/tickets were booked and paid for 24 hours before departure.

11.4 The insurance does not cover

The insurance does not cover

- a) delayed arrival in connection with change of plane where the official minimum connecting time was not included,
- b) late arrival for the outward journey up to 24 hours after departure if the insurance was only first purchased on the date of departure,
- c) claims arising as a direct or indirect result of strikes, lockouts, arrest, confiscations or other actions undertaken by a public authority.

12. Holiday residence insurance

Insurance amount	DKK 20,000
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12.1 Claims covered by the insurance

The insurance provides coverage in the event that your holiday residence becomes uninhabitable in consequence of theft, water damage, fire, explosion, flooding, earthquake or another natural disaster.

12.2 Costs covered by the insurance

The insurance covers costs of renting a corresponding holiday residence.

13. Deductible when renting motor vehicles

Insurance amount	DKK 25,000
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13.1 Claims covered by the insurance

The insurance provides coverage in connection with casualty/collision damage to a passenger car, autocamper, caravan, motorcycle or moped rented abroad.

13.2 Costs covered by the insurance

The insurance covers costs for deductibles under the motor vehicle's casualty/collision insurance.

13.3 The insurance does not cover

The insurance does not cover

- a) when your rented passenger car, autocamper, caravan, motorcycle or moped has no casualty/collision insurance,
- b) if pursuant to the law in the country where the rental occurred did not have the right to drive the motor vehicle.

14. Replacement vehicle before departure

Insurance amount	DKK 25,000
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14.1 Claims covered by the insurance

The insurance covers the event in which you cannot carry out your planned holiday with your vehicle in consequence of your vehicle incurring damage in Denmark that is encompassed by normal Danish casualty/collision insurance.

14.2 Special condition

The insurance covers solely casualty/collision damages that arise before the planned holiday with the vehicle. If the casualty/collision damage arises within 12 hours after your departure from your

residence, then the insurance applies between your residence and the Danish border.

14.3 Costs covered by the insurance

- a) The insurance covers costs for renting a replacement vehicle corresponding to the type of vehicle that your own vehicle belongs to. Gouda is however entitled to make a larger vehicle available. The replacement vehicle is rented with free kilometres.
- b) The insurance covers vehicle rental from 2 days before the start of the holiday to after the planned arrival back home. The coverage ceases however at the latest after 1 month or the day the policy expires.
- c) The replacement vehicle will be rented from a nation-wide vehicle rental company pursuant to Gouda's instructions. Rental will occur under the rental company's contractual terms and conditions, incl. Liability and vehicular casualty/collision coverage. The replacement vehicle will be fetched and delivered by you at the rental company's office.

14.4 The insurance does not cover

The insurance does not cover the costs of

- a) renting motorcycles, caravans or trailers, autocampers or the like,
- b) fuel, oil, windscreen wash and the like,
- c) pick-up or delivery of the replacement vehicle.

15. Transport back home of own vehicle

Insurance amount	Unlimited
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15.1 Claims covered by the insurance

The insurance covers the event that you and all passengers in the vehicle have your trip interrupted in consequence of a recall entitled to coverage under cover 9 Recall.

15.2 Costs covered by the insurance

The insurance covers reasonable and necessary expenses for transport back home of the vehicle.

16. Travel documents

Insurance amount	DKK 2,500
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16.1 Claims covered by the insurance

The insurance covers all types of theft and damage to tickets, passport, visa, debit card, visa/debit card and credit cards.

16.2 Costs covered by the insurance

The travel insurance covers your additional costs of

- a) repurchase of tickets, passport, visa, debit card, visa/debit card and credit cards,
- b) necessary transport, charges and photo.

16.3 The insurance does not cover

The insurance does not cover

- a) forgotten, lost or mislaid objects,
- b) theft of travel documents which have been left unattended or are not supervised efficiently,
- c) loss in connection with abuse of credit card,
- d) time spent re-acquiring the objects.

17. Baggage delays

Insurance amount	DKK 3,000 however max. DKK 1,000 day
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17.1 Costs covered by the insurance

The travel insurance covers reasonable, necessary and documented additional costs of replacement purchases or replacement rental corresponding to the lost item if your checked-in baggage is delayed by more than five hours in relation to your arrival at a destination outside Denmark.

17.2 Special condition

If you have household contents insurance covering theft/loss of personal property during travels abroad during the insurance period that is specified in your policy, and you have purchased cover 20 Personal property, then the sums under point 17 shall be doubled.

17.3 Limitation

The compensation cannot exceed the amounts in point 17 per delayed baggage item.

17.4 The insurance does not cover

The travel insurance does not cover replacement purchases and/or rental made after the baggage has arrived at the destination.

18. Delayed return home

Insurance amount	DKK 2,500 however max. DKK 500 per day
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18.1 When does the policy provides cover

In the event your return home to Denmark with public transport is delayed more than 5 hours, then the policy provides cover. The delay is calculated in relation to the scheduled time and location of the return home according to the itinerary issued by the travel agent and any possible changes to such that were notified prior to commencement of the trip. Documentation from the transport

company including duration and cause for the delay is to be forwarded.

It is a condition for coverage that the delay is due to climatic circumstances or mechanical errors and that it affects your means of transportation that will bring you to Denmark with your return home. Furthermore it is a condition that you are not entitled to compensation from elsewhere.

18.2 Costs covered by the insurance

The insurance covers

- a) reasonable and necessary extra expenses for accommodation and meals of up to DKK 500 per commenced day that the delay lasts – however a maximum of DKK 2,500.
- b) extension of the policy due to a extension of the journey as a result of a delay covered under a delayed return home.

18.3 Exception

The policy does not provide cover for delays as a result of flights to or from the Faroe Islands or Greenland and domestic flights within Greenland.

19. Holiday compensation

Insurance amount	Unlimited
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19.1 Claims covered by the insurance

The insurance covers damages encompassed by cover 1 Illness, cover 2 Repatriation or cover 9 Recall, where you

- a) are called back to Denmark,
- b) hospitalised,
- c) repatriated,
- d) die,
- e) become acutely ill/incur an injury and cannot conduct the activity that was the primary goal of the trip. The illness/injury must be documented by a local physician, and the documentation will serve as a basis for Gouda's assessment of the extent to which the primary purpose of the trip cannot be conducted.

19.2 Costs covered by the insurance

The insurance covers the trip's price per day for holiday days that cannot be utilised due to one or more of the claims-related events in point 19.1. Holiday compensation will be provided at the earliest from the day that you are hospitalised, recalled, repatriated or go to a physician. In the event of a recall, holiday compensation will be provided at the earliest from the day after the return home has been commenced.

19.3 Precisely which persons are encompassed by the coverage

The following groups of persons are encompassed by the coverage:

Claims events encompassed by points 19.1 a-d:

- a) The victim as well as up to 2 accompanying travellers who are specified on the same invoice/travel document, or who have purchased the trip in order to take it together with the victim.
- b) Parents who are travelling with their own children who are living at home or are under 24 years of age. If one or more of the family members are entitled to compensation cf. points 18.1 a-d, then the insurance covers the entire family (parents as well as own children who are living at home or under 24 years of age).

Claims encompassed by point 19.1 e:

- c) The insurance covers solely the trip's price per day for the victim. If the victim is under 16 years of age, the insurance will however also cover 50 % of the trip's price per day for one accompanying traveller.

It is a precondition for coverage of holiday compensation that the individual person has purchased insurance with Gouda that covers holiday compensation. The insurance covers solely one of the above-mentioned groups of persons.

19.4 Limitations

Holiday compensation beyond an insurance period is not covered.

19.5 Special provisions

- a) If sufficient documentation is not available from the treating physician that confirms that you have not been in a condition to conduct the planned activity, Gouda's physician will assess on the basis of the diagnosis made whether you cf. point 19.1 e are entitled to compensation, and if so for how many days.
- b) For the persons specified in point 19.3, compensation will be paid for the same period as for the victim.

20. Personal property (can be purchased as a supplement)

If it is stated in the policy that you have bought supplemental coverage of personal property, cover is granted cf. the below. Cover Single person Family

Insurance amount	DKK 10,000 per year	DKK 25,000 per year
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20.1 Claims covered by the insurance

The insurance covers

- a) financial loss arising as a consequence of any type of theft and damage to your personal property,
- b) checked-in baggage which is lost,
- c) deductible as well as bonus loss for a loss entitled to coverage that is also covered by your household contents insurance, of up to DKK 3,000

20.2 Limitations – apply for all coverage under point. 20.1.

- a) A single object with accessories (for example camera with equipment) is covered with a maximum of 50 % of the insurance amount under point 20, regardless whether additional cover has been taken out with Gouda for the object in question.
- b) Cash, traveller's cheques, securities and similar valuables are only covered in case of theft and only when you carry the objects on you or keep them in a safety box in your room or in reception. The compensation is a maximum of:

Insurance amount DKK 1,000

- c) PCs, tablets, game consoles and the like including accessories will be compensated for with a maximum of DKK 2,000.
- d) Mobile phones including accessories, GPS equipment, portable music players, including mp3 players, CDs, DVDs, MiniDiscs and similar equipment will be covered by a maximum amount corresponding to the table under point 20.2 b. This applies regardless of whether the individual device contains other functions besides the primary function.
- e) In the event of theft from a locked motor vehicle, boat, camper or caravan, the cover is limited to 50 % of the applicable insurance amount.
- f) In the event of theft/loss of bags, suitcases, backpacks and the like, an individual object of this kind inclusive of contents will be covered by a maximum amount corresponding to the amount stated in point 20, regardless of the loss being distributed among several insured people and/or covered by several policies.
- g) During air, bus or train transport, PC equipment, GPS equipment, mobile phones, game consoles, tablets, jewellery, watches, glasses, sunglasses, diving computers, photo equipment, video equipment, and audio equipment, including portable music players and the like, are only covered if carried as hand baggage.
- h) In the event of theft from a locked holiday residence, hotel room or the like, where no visible signs can be ascertained of forced entry, the coverage is limited to DKK 1,000.

20.3 The insurance does not cover

The insurance does not cover

- a) tickets, passport, visa, debit card, visa/debit card and credit cards. See point 16 Travel documents,
- b) forgotten, lost or mislaid objects,
- c) TV sets, prostheses, boats, all forms of surfing equipment and means of transport, including bicycles, and accessories for such objects,
- d) theft of baggage not under proper surveillance,
- e) theft, damage or loss of objects that are being used commercially,
- f) theft from unlocked holiday residence, vehicle, airplane, but, boat, camper, caravan or from an unoccupied tent,
- g) loss of or damage to baggage being transported by a separate means of transportation independently of your journey. This does not apply however for shipments as described in point 2.1 d.
- h) damage to baggage due to poor packing and general wear, scratches, dents, etc. to suitcases or bags if the utility value is not materially decreased,
- i) indirect loss, including loss because of abuse of traveller's cheques, payment cards, mobile phones, etc.

20.4 Calculation of the compensation

- a) Objects which can be proved (receipt, warranty certificate, etc.) to be less than two years old are covered at the price of similar new objects.
- b) Objects whose age and purchase price can be documented (receipt, warranty certificate, etc.) and which are more than two years old, are covered at the amount it would cost to repurchase the object after deduction for age, use, fashion, reduced utility and other circumstances.
- c) For objects whose age and purchase price cannot be documented (receipt, warranty certificate, etc.), Gouda is entitled to fix the compensation according to assessment.
- d) Gouda is entitled to replace the object in kind, but is not obliged to do so.
- e) Gouda is entitled to have damaged objects repaired or pay an amount to the insured corresponding to the cost of having the object repaired.
- f) For loss of tape recordings (including video films), films, memory cards, manuscripts, drawings and the like, only the value of the raw material is covered.

20.5 Special condition

Baggage lost in the care of the transport company will only be considered lost 30 days after the loss has been reported to the transport company, at the earliest.

21. Accident (can be purchased as a supplement)

21.1 Disability

Insurance amount **DKK 500,000**

21.1.1 Costs covered by the travel insurance

- a) The travel insurance pays compensation for permanent injury which is a direct consequence of an accident, if the accident has caused a permanent injury level of at least 5 %.
- b) The compensation amounts to the percentage of the insurance amount corresponding to the permanent injury level.
- c) If you are under 18 years old at the effective date of the insurance, the insurance amount is adjusted according to section 21.2.2.
- d) The level of permanent injury is fixed on the basis of the permanent injury chart of the Danish National Board of Industrial Injury. The decision is made on the basis of the medical permanent injury level of the injury regardless of the profession of the insured.
- e) The compensation is fixed as soon as possible - however no later than three years after the accident.
- f) It is a condition for insurance cover that you are alive at the time of the payment of compensation.
- g) You are entitled to request that the permanent injury level be fixed with final effect by the Danish National Board of Industrial Injuries. The costs involved in this are covered equally by the parties.

21.1.2 Limitations

- a) The permanent injury level for the loss of several limbs together cannot exceed 100 %.
- b) Existing permanent injury cannot cause the compensation to be higher than if such permanent injury did not exist.

21.1.3 The insurance does not cover

The travel insurance does not cover disability in consequence of

- a) an accident in case of no causality between the accident and the injury. Assessment of the event will emphasise, among other things, whether it is plausible that the incident has caused the permanent injury. The incident itself should be able to cause/explain the injury,
- b) any illness including illness occurring as a result of infection with virus, bacteria, microorganism or the like,
- c) injury or poisoning from food, beverages, stimulants including tobacco, alcohol and medicine,
- d) an accident mainly caused by illness or any latent predisposition even though the illness has arisen by an accident. The insurance does not provide cover for worsening of the consequences of an

accident due to an already existing or fortuitously occurring illness,

- e) consequences of erroneous medical treatment or other treatment including treatment with medicine unless the treatment was necessary in relation to an accident covered by the policy,
- f) personal injury as a result of the insured participating in a fight/scuffle or the like or the insured participating in criminal activities,
- g) bodily injury due its degeneration or overloading that cannot be characterised as a sudden injury,
- h) permanent disability as a result of psychological consequences of an incident where the insured has not personally been exposed to a danger of personal injury
- i) injuries in consequence of childbirth
- j) expenses for dental treatment – please see point 21.3.

21.2 Death

Insurance amount **DKK 250,000**

21.2.1 Costs covered by the insurance

- a) The insurance will pay the insurance amount in the event of your death during the trip as a direct consequence of an accident.

21.2.2 Limitations

If you are under 18 years old at the effective date of the insurance, the insurance amount for death is reduced to DKK 25,000. Excess amounts according to the table under point

21.2 are transferred to the accident sum in 21.1.

21.2.3 Which people will receive the insurance amount

Unless otherwise agreed with Gouda in writing, compensation for death will be paid in the following order of priority, so that a lower-ranking person will only be considered if the preceding person does not exist/is not alive: Spouse or registered partner, co-habiting partner, heirs of the body, heirs according to the will and heirs according to the Inheritance Act.

21.2.4 The insurance does not cover

Exceptions mentioned in point. 21.1.3 also apply in relation to death as a consequence of an accident.

21.3 Dental injury

Insurance amount **Unlimited**

21.3.1 Costs covered by the insurance

Dental damage as a direct consequence of an accident is covered to the extent that treatment is not covered by other parties. It is a condition for covering dental damage that the treatment has been

approved in advance by Gouda and is initiated as soon as possible after the accident.

21.3.2 The insurance does not cover

The insurance does not cover

- a) chewing damage regardless of the reason for the damage,
- b) costs of dental treatment carried out more than three years after the accident,
- c) damage to removable dentures.

21.4 Assault

Insurance amount **DKK 500,000**

21.4.1 Costs covered by the insurance

- a) If you are during the trip subject to a deliberate assault causing personal injury, the travel insurance covers the amount a tortfeasor would be sentenced to pay according to the Danish legislation on compensation for assault under similar circumstances in Denmark. However limited to the following:
 - Permanent injury
 - Dental treatment
 - Pain and suffering
- b) It is a condition for insurance cover that you are alive at the time of the payment of compensation.

21.4.2 The insurance does not cover

The insurance does not cover

- a) dental injury, to the extent that there is coverage under point 21.3,
- b) lost earnings, loss of earning capacity, recovery costs, humiliation, loss of breadwinner and expenses that have the purpose of securing or improving the victim's ability occurring function.
- c) assault committed by an accompanying traveller, regardless whether such traveller is covered by Gouda insurance or not,
- d) in the event that you have without a reasonable cause exposed yourself to risk of assault,
- e) assault in connection with a punishable offence committed by you,
- f) damage to property.

21.5 General limitations/exceptions regarding the accident cover

- a) For accidents which have occurred in connection with flying, compensation is only paid for accidents affecting you as a passenger in airplanes with nationality designation.
- b) Injury in connection with all types of skiing (including snowboard and ski jumping) is not covered.

- c) If the insured is entitled to injury compensation pursuant to both point 21.1 Disability and 21.4 Assault, injury compensation will solely be paid under the coverage where the compensation is the highest.

22. Cancellation (can be purchased as a supplement)

If it is stated in the policy that you have purchased a supplement for coverage of Cancellation, compensation will be paid cf. the below.

Cover	Single person/ Senior	Household
Insurance amount EU/EEA Extended Europe	DKK 10,000 per insurance year	DKK 10,000 per insurance year per person in the household however max. DKK 100,000 per insurance year
Insurance amount World	DKK 30,000 per insurance year	DKK 30,000 per insurance year per person in the household however max. DKK 200,000 per insurance year

22.1 Costs covered by the insurance?

The insurance covers that part of the trip's price that concerns the individual insured and which the travel arranger according to the normal travel terms and conditions has a claim to when an event occurs that is encompassed by the insurance.

If the trip was individually arranged, the insurance covers prepaid, non-refundable expenses for transport, accommodation and other tourist-related services.

Regardless of the above-mentioned, the insurance covers a maximum of up to the above-mentioned insurance amounts. Gouda's liability to pay compensation in consequence of one claims event may never exceed DKK 1 million, regardless of how many policies cover the same claims event.

22.2 Claims covered by the insurance?

The insurance covers when the insured cannot commence the trip or carry out the main goal of the trip due to

- a) death or acute illness/injury of the insured themselves or of co-travelling family,

- b)** death or acute illness/injury that involves hospitalisation if the insured's non-co-travelling family who are residing in Denmark,
- c)** pregnancy complications, and a doctor assesses that it is not safe to travel
- d)** fire, flooding, break-in or storm damage in/at the insured's private residence or own business,
- e)** an illegal strike in your own business in Denmark or a fraudulent act by one or more persons employed by your own business in Denmark immediately before departure,
- f)** that the insured does not pass or due to acute illness must cancel an exam for an enrolled full-time course of study entitled to support from the State Education Fund, and the insured must hence go to a re-examination. It is a precondition that the trip has been purchased prior to the point in time of the exam, and that the re-examination is being held during the travel period or up to two weeks after the planned return home,
- g)** that the insured due to medical reasons is not in a condition to receive a vaccination that is being introduced during the insurance period and which is a requirement for entry into the country that the insured will be travelling to,
- h)** employer's unexpected termination or lock-out of the insured. Termination or lock-out must occur during the insurance period and later than 3 months before the departure,
- i)** the insured starting a new job in connection with unexpected termination, and this meaning that the insured does not have the possibility to take a holiday during the duration of the trip. It is a precondition that the termination occur during the insurance period and that the insured has begun the new job later than 1 month before the departure,
- j)** divorce/separation or cessation of cohabitation within the last 3 months before the departure. Upon cessation of cohabitation it is a condition that the insured and the cohabitant have listed different addresses with the national registration office, and that they have lived together (had the same address with the national registration office) for a minimum of 12 months before the cessation of the cohabitation,
- k)** the insured is summoned to serve compulsory military service or as a witness in a legal case. It is a precondition for coverage that the summons be received after the trip has been ordered and the insurance purchased,
- l)** that the insured due to acute illness arising after purchase of the trip and the cancellation insurance, will not be covered by their Gouda insurance on the trip and cannot obtain an advance commitment concerning coverage due to the illness.

Accompanying travellers

Up to 3 accompanying travellers who have purchased cancellation insurance with Gouda may cancel in consequence of an insurance event with one insured.

The insurance covers moreover cancellation for one accompanying traveller who has purchased cancellation insurance with Gouda, if cancellation with respect to point 22.2 a-l involves that this accompanying traveller must travel alone.

Co-travelling family

If the insured is entitled to compensation with respect to point 22.2 b-l, the insurance moreover covers cancellation for co-travelling family, if such have purchased cancellation insurance from Gouda.

22.3 The insurance does not cover

The insurance does not cover incidents of

- a)** the injury or illness, including pregnancy complications that are the cause of the cancellation that existed when the trip was purchased. This exception also applies even if a final diagnosis had not been made, but the injury or illness has solely exhibited symptoms or is being investigated. However coverage is provided if the injury/illness that is the cause of the cancellation has not within 3 months prior to the purchase of the trip
 - 1) exhibited symptoms,
 - 2) given rise to a visit to a physician, beyond ordinary checks,
 - 3) led to changes in medication or
 - 4) involved hospitalisation.
- b)** Cancellation to a travel bureau or airline later than the departure time.
- c)** The insured may certainly commence the trip but cancels because the insured in consequence of illness will not be covered by insurance purchased from another company.

23-39. Joint terms and conditions

23. The insurance is furthermore covered by the legislation on insurance agreements

The terms and exceptions stated in the following apply to this insurance in its entirety – points 1-22.

24. Conditions for insurance cover

- a) If you have attained 70 years of age at the point in time of departure, you must purchase the insurance as a Senior (+70).
- b) During the entire insurance period, you must be entitled to benefits with respect to the Danish Health Act as well as the blue EU health insurance card.
- c) The insurance must have been purchased and paid for before your departure from Denmark.

If you have purchased a supplement for Cancellation, your insurance including the supplement for Cancellation must have been purchased and paid for at the latest upon payment of a deposit for the first trip that the insurance will be covering. In addition, it is a precondition that the insurance has entered into effect simultaneously with the ordering of the trip.

25. Scope of cover

- a) The insurance covers only the geographical area stated in the policy.
- b) Compensation will be paid for events that arise during the insurance period. If your arrival home is delayed without responsibility on your part, the insurance period is extended without payment of additional premium for up to 14 days.
- c) The insurance covers from the start date specified on the policy, if the premium has been paid before this date. The insurance is subscribed to for a 1-year period and may be renewed by paying the premium for the next insurance year at the latest one week before the main due date, which is the same day as the start date the subsequent year.

26. Insurance period

The duration of the insurance appears on the policy. During the duration of the insurance, purely holiday trips of up to one month in duration will be covered. The insurance coverage will enter into effect at the point in time when you leave your residence or place you are staying in Denmark and commence your trip abroad, and ceases upon your return home to your residence.

If you have purchased a supplement for Cancellation, the following insurance period applies for this coverage: The insurance covers from the payment of the policy until departure from Denmark. It is

a precondition that these points in time lie within the duration of the insurance.

27. General exceptions

The insurance does not cover

- a) claims arising in consequence of skiing, unless you have purchased a supplement for Skiing. This exception does not apply for the Cancellation coverage,
- b) claims caused by you through deliberate or gross negligence or under the influence of narcotics, medicine or other euphoricants,
- c) claims caused by you under self-inflicted intoxication. This however does not apply for cover 1 Illness, 2 Repatriation, 3 Help at the destination – 24-hour medical help, 4 Dental treatment and physiotherapy, etc., 6 Erroneous medical treatment, 7 Personal liability, 8 Legal aid abroad and 10 Sending for & accompanying,
- d) claims arisen in connection with your participation in scientific expeditions, under the conduct of or training for professional sport,
- e) indirect loss,
- f) pilots and co-pilots during flights,
- g) claims arising as a direct or indirect consequence of: strike, lockout, arrest, seizure or other types of intervention by a public authority. See however points 8.1 d and 9.1 b,
- h) any expense after returning to Denmark. See however point 5.3,
- i) damage caused directly or indirectly by war or warlike acts, riot or civil unrest. The travel insurance will, however, cover such claims until the first opportunity of evacuation, unless evacuation had already at the time when the insured entered the area in question been recommended or carried out because of the current unrest,
- j) active participation in war, riots, etc,
- k) claims caused directly or indirectly as a consequence of release of nuclear energy or radioactive forces or radiation from radioactive fuel or waste.

28. Insurance amount

Unless otherwise specifically stated, the insurance sums indicated for the individual cover and partial cover form the maximum limits to Gouda's liability to pay compensation per trip per insured.

For Cancellation, Accident and Personal Property covers, the stated insurance amounts are however maximum limits for Gouda's liability to pay compensation per insurance year per insured.

29. Incorrect information

It is important that information, including health information, provided to Gouda is precise and correct. If information is withheld or wrong answers are given which may be important for Gouda's assessment, the compensation may be reduced or lapse entirely.

30. Double insurance

The insurance does not include claims for compensation covered by another insurance policy, the blue EU health insurance certificate, another public arrangement or a liable tortfeasor.

The compensation for disability and death under cover 21 Accident is not limited by the purchase of another insurance. When making a claim, you must always state whether you have an insurance with another company, or whether you have a credit card. (The stipulation is used when the case is settled before a Danish court.)

30A Insurance in other companies (Coinsurance)

If, at the time the 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 shall be liable under this certificate for its proportionate share of loss or damage only. (The stipulation is used when the case is settled before a Danish court.)

31. Assignment of claim for compensation

You cannot without Gouda's acceptance pledge or assign your rights under the travel insurance.

31a

You cannot, without consent from Gouda, pledge or assign your rights according to the travel insurance. (The stipulation is used when the case is settled before a Danish court.)

32. Subrogation

In case of payment under the present travel insurance, Gouda shall be completely subrogated to the rights of the insured in this respect. (The stipulation is used when the case is settled before a Danish court.)

32A Rights of subrogation

The underwriter shall be fully and completely subrogated to the rights of the Insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this certificate. The underwriter may at his own expense take over the Insured's rights against third parties to the extent of his payment 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 his rights of subrogation. The underwriter may institute any proceedings at his own expense against such third parties in the name of the Insured. (The stipulation is used when the case is settled before a Danish court.)

33. Cooling-off clause

The following cooling-off clause applies to travel insurance with a term of more than one month:

- a) Under section 33 of the Danish Insurance Agreements Act, you are entitled to a cooling-off period.
- b) The cooling-off period is 14 days. The period starts on the day on which the insurance terms were handed over/forwarded to you - however, no earlier than at the time when you received information that the insurance agreement has been entered into. If for example you receive the insurance terms on Monday the 1st, you will have until and including Monday the 15th. If the period expires on a holiday, a Sunday, a Saturday or on the 5th of June (Danish Constitution Day), you will have until the following workday.
- c) Before the end of the cooling-off period, you must inform Gouda that you have changed your mind on entering into the agreement. If this information is forwarded by post, you must send the letter before the end of the period. If you want proof that you have regretted the agreement in time, you can send the letter by registered post and keep the certificate indicating you posted it.

Information that you regret the agreement shall be forwarded to:

Gouda Rejseforsikring A/S

A.C. Meyers Vænge 9
DK-2450 Copenhagen SV.

34. Refunding of the travel insurance

- a) If the travel insurance is terminated in writing before it expires, the difference between the premium which would have been payable for the shorter cover period and the premium paid will be paid out after deduction of an administration fee of DKK 100 per policy. Amounts of DKK 100 and less will not be repaid. The premium for the shorter coverage period will be computed as per the price list for Gouda's single trip insurance with Super coverage within the geographical area (EU/EEA, Extended Europe and World).
- b) If the insurance has not become effective and if Gouda receives the notice of termination before the effective date, the full premium less an administrative fee of DKK 100 will be refunded.

35. Index-based adjustment of prices

The prices will be adjusted by an index each year at the main due date for the policy on the basis of Statistics Denmark's published consumer price index for the month of September (the price change in relation to September of the prior year). If the consumer price index ceases to be published, or is fundamentally changed in its calculation, then Gouda is entitled to establish new rules for future index-based adjustments.

36. Claims

- a) You are obliged to obtain and provide the information necessary for Gouda to be able to decide whether and to what extent the claim is entitled to be covered. This will be for example original police reports, third party statements from for example travel guide, hotel staff or other relevant people. See also section II – "What to do if...".
- b) Gouda's physician is entitled to request information about your health and treatment from your own physician and from other physicians or hospitals who have treated you, and if necessary to discuss information given with such persons. Gouda guarantees full discretion in connection with such information.
- c) Gouda is entitled to demand that you subject yourself to an examination (including collection of blood sample) by Gouda's physician or a physician designated by Gouda. In case of death, Gouda is entitled to demand an autopsy. In that case Gouda will cover all costs of the above. If, in spite of Gouda's request, no autopsy is carried out, the right to compensation may lapse.
- d) You are obliged to forward original documentation for costs or damage for which compensation is requested, including original purchase receipts, warranty certificates, police reports, reports from the transport company, etc.
- e) Arrangements regarding transport may be limited in countries at war or the like. Gouda is not responsible for the extent to which transport may be possible, but will in cases where help is necessary co-operate with the Ministry of Foreign Affairs.
- f) Costs of transport not arranged by Gouda will be covered as a maximum with the costs Gouda would have incurred if arranging similar transport, however, as a maximum with an amount corresponding to the price of an airline ticket - maximum economy class. See however point 11.2 a.
- g) Compensation is paid as soon as Gouda has received the information considered necessary in order to determine Gouda's liability to pay compensation.
- h) After each reported claim, the insured or Gouda shall be entitled to terminate the travel insurance with 14 days' notice. This must be done in the period from the reporting of the claim and until 14 days after payment or rejection of the claim. Gouda

does not repay the premium – wholly or in part – if the insurance is terminated by the insured according to the agreement after the effective date. If Gouda terminates the travel insurance, the premium will be repaid, cf. point 34 a.

37. Appeal board

If you - after having discussed the problem with us - continue to not agree with our claims processing or the results thereof, you may file an appeal with our person responsible for complaints:

Gouda Rejseforsikring

Attn: Unit responsible for complaints
A.C. Meyers Vænge 9
DK-2450 Copenhagen SV
E-mail: klage@gouda.dk

If you continue to not be in agreement with our decision, you have the possibility to complain to:

Insurance Appeals Board

Anker Heegaardsgade 2
DK-1572 Copenhagen V
(+45) 33 15 89 00 weekdays between 10:00 and 1:00 pm 13.00

The complaint must be made on a special complaints form which can be obtained from the Insurance Appeals Board. You also have the possibility to complain online. You can read more about your possibilities at www.ankeforsikring.dk.

38. Venue

Legal actions against Gouda must be brought at Copenhagen City Court or the Eastern High Court in Copenhagen.

39. Personal information

To insure you, we need your personal information. You can read more about our processing of personal information in our privacy policy at www.gouda.dk/en

Here you will find information about how we collect and use your personal information, your rights and how you can make use of them.

40. Definitions

Here you can see what we mean by the different expressions such as “acute illness” and “accompanying traveller”. The definitions you will find here are the words in italics in the insurance terms and conditions.

Acute illness

A newly arisen illness, a reasonable suspicion of a newly arisen serious or an unexpected worsening of an existing or chronic illness.

Extra expenses

Expenses that the insured solely incurs as a result of an insurance event that is covered by the policy.

Epidemic

This means a sudden outbreak of a large number of cases of the same, contagious illness in a country or an area.

Europe

Europe is defined as:

EU / EEA

Azores, Balearic Islands, Belgium, Bulgaria, Cyprus - the southern part, The Canary Islands, Estonia, Finland, France, Greece, The Netherlands, Ireland, Iceland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Czech Republic, Germany, Hungary, Austria.

In addition to the EU / EEA countries:

Andorra, Faroe Islands, Gibraltar, Greenland, Hebrides, Isle of Wight, Channel Islands (Jersey, Guernsey and Alderney), Monaco, San Marino, Switzerland, UK, Northern Ireland and Vatican City State.

Countries or territories that are legally covered by or belong to the above countries, but geographically located outside Europe, are not covered by the EU / EEA definition.

Family

The insured's spouse, cohabitant, children, step-children, grandchildren, children in-law, parents, step-parents, parents in-law, siblings, step-siblings, grandparents, sisters in-law or brothers in-law.

Planned itinerary

Itinerary which can be documented by means of description from travel agency, air, train or bus tickets purchased or hotel accommodation booked.

Return home

Means a trip back to Denmark which you can make as a healthy person in economy class.

Aid

Object which may limit or remedy a physical condition or disability.

Gouda

Gouda Rejseforsikring is a part of the Gjensidige Group and the Danish branch of Gjensidige Forsikring ASA, Norway ORG. No. 995 568 217. As of November 1st 2013 the activities of Gouda Travel Insurance in Denmark have been bought by Gjensidige Forsikring ASA, Norway and continue as a part of the Danish branch of Gjensidige.

Casualty/collision damage

Damage arising due to theft, fire, accident or vandalism. Damage that is solely due to the mechanical, electrical and/or electronics parts are not considered to be casualty/collision damage, unless the damage has occurred by fire, explosion, lightening strike, theft or vandalism.

Physician

This means a qualified physician authorised by the authorities in the country of destination who is not the insured, a relative of the insured or travelling together with the insured.

Month

Means calendar months, which may involve different numbers of days. For example 4 February to 3 March (28 days) and 26 May to 25 June (31 days).

Necessary costs

This means costs that cannot reasonably be avoided. In cases where both local treatment and repatriation for further treatment in the home country are possible, the travel insurance will cover the solution which leads to the lowest costs for Gouda..

Costs of accommodation

This means the total costs of hotel, meals and public transport and the like.

Step-children

This means children who are not the biological children of the insured, where the insured is married to or co-habiting with one of the child's biological parents, with whom the insured has been living in a family-like relation for a minimum of one year.

Step-parents

Means people who are not the biological parents of the insured, but who are married to or co-habiting with one of the biological parents and with whom the insured has been living in a family-like relationship for at least one year, or who has been living with one of the insured's biological parents for at least two years.

Step-siblings

Means persons who are not the biological siblings of the insured, but with whom the insured is or has been living in a sibling-like relationship for a period of at least one year until the 21st year of the insured's life.

Foster children

A foster child always has its registered address with you and you have been approved by the local authorities as the provider for the child.

Foster parents

People who are not your biological parents or step-parents, but who have been approved by the local authorities as your providers.

Professional sport

This means the conduct of sport with contractual obligations towards club, sponsor, etc., where payment is received or prizes made available. You are considered a professional sportsman/sportswoman if you have during one of the last five years before the insurance period had an annual income of at least DKK 100,000.00 received as remuneration, sponsorship or prize money.

Prostheses

Artificial joints and limbs and artificial dentures and teeth.

Accompanying traveller

This is one or more people who has/have bought the same journey as the insured and who is/are covered by Gouda travel insurance.

Trip's price per day

This means the travel services ordered in advance for which payments or non-refundable fees may be required to be paid for transport, accommodation and other tourist-related services, divided by the trip's duration (both the day of departure and the day of arrival back home are counted as a day). For travel in one's own vehicle, the expenses for transport are calculated based upon the state's low rate for tax-free driving compensation (currently DKK 2.13) per vehicle per kilometre driven from the residence in Denmark to the final destination abroad as well as the return trip to the residence divided by the duration of the trip (both the day of departure and the day of arrival back home are counted as a day). The distance from there residence in Denmark to the final

destination abroad and back is the shortest possible distance between the residence and the final destination.

Co-habiting partner

This means a person with whom the insured is living in a marriage-like relationship and who had the same national register address as the insured when the insurance was taken out.

Claim

A claim is an expression for a situation in which you want to make a claim to Gouda.

Terrorism

This means an organised act of violence or the threat of such act which by creating fear in the population tries to put pressure on the authorities to obtain religious or political goals.

Dispute

This means a concrete and current conflict which may reasonably form the basis of a civil legal action.

Chewing damage

Dental damage, including damage to prostheses, which occurs through eating or chewing.

Departure from Denmark

- by water, when the ferry or boat sails from the harbour
- by land, when the border is crossed
- by air, when the airplane is in the air.

Extended Europe

Means the countries in the EU/EEA (see definition above) as well as the following countries: Albania, Algeria, Bosnia-Herzegovina, Egypt, Gaza, Belarus, Israel, Jordan, Kosovo, Lebanon, Libya, Macedonia, Morocco, Moldavia, Montenegro, Palestine, Russia up to the Ural Mountains, Serbia, Syria, Tunisia, Turkey, Ukraine and the West Bank.

Accident

This means bodily harm affecting the insured though a sudden, external event. In the event of injury to the arms and legs of the insured, the reason for the injury need only be sudden and cause bodily harm that can be documented.

Scientific expeditions

This means expeditions to areas where the local public authorities require separate permission to stay and where the insured receives payment for the expedition.

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