

Annual travel

Insurance terms no. 1307

This is a translation of the original Danish text made by a professional translation agency. In case of any discrepancies, the wording of the original Danish text shall prevail.

Contractual basis

The insurance policy comprises the insurance agreement (the policy), any policy endorsements and the insurance terms. In addition, the insurance policy is subject to the Danish Insurance Contracts Act (*forsikringsaftaleloven*) and the Danish Financial Business Act (*lov om finansiel virksomhed*) unless derogated from by these terms.

Supervision and Guarantee Fund for Non-life Insurance Companies

Tryg is subject to the supervision of the Danish Financial Supervisory Authority and is a member of the Guarantee Fund for Non-life Insurance Companies.

Further information

For further information on cover under this insurance policy, please visit tryg.dk, forsikringsoplysningen.dk or ankeforsikring.dk.

Your travel insurance policy comprises your insurance agreement (policy) and your insurance terms and conditions.

When reading the terms and conditions, please note:

- The insurance agreement shows the cover that you have chosen for your policy
- What is required from you, for example the documentation you need to show us
- You have to buy additional insurance for any trip lasting more than 60 days or if you want to extend EU/EEA cover to worldwide cover for a single trip. You can also increase your sum insured for cancellation. Call us on 70 11 20 20.

Remember, if you encounter a problem

You must contact us immediately

- in the event of illness or injury that entails hospitalisation or if your return journey is delayed. Our doctor will then contact the hospital or the doctor in attendance and agree on further treatment, transfer, transport home etc. We can furnish a guarantee or send payment to the hospital or the doctor in attendance
- if you need emergency psychological trauma counselling
- if you need rescue assistance for evacuation or search and rescue
- in the event of a missed connection or transport delay
- if you need security to be furnished
- if your trip is cancelled.

Remember

- that you must bring your blue EU health insurance card when you travel to the EU/EEA countries
- that transport home, transfer to another hospital, patient accompaniment, summoning a person from home and urgent return home or on-site emergency assistance can only be arranged when it has been agreed with us
- to ensure that you have the necessary documentation of the loss, damage or injury sustained and of the expenses you have incurred. Read more in section 11 on Calculating compensation and required documentation
- that theft, vandalism, robbery and assault must be reported to the police immediately in the country where the incident occurred
- that you must attempt to mitigate the loss
- to report the claim as soon as possible after you return home by calling 70 11 20 20 or at tryg.dk.

Tryg Alarm

You have access to Tryg Alarm everywhere - in the EU/EEA countries and in the rest of the world. Employees and doctors are at your service 24 hours a day at our alarm centre, which you can call on:

Phone: +45 44 68 82 00

Email: alarm@tryg.dk

Calls to and from Tryg Alarm are paid for by the insurance. Therefore, you need to obtain an itemised phone bill to document the cost of calls. We work with Falck Global Assistance under the name Tryg Alarm.

App with good advice and text notifications

Our app for smartphone and iPhone provides guidance and advice if unexpected situations occur. You can easily find the emergency number to call if you require the police or an ambulance, and you can save your important travel documents. Download it at the AppStore or Googleplay.

You do not need a smartphone to get text notifications. Just text Rejse (Travel) to 272 and you are registered. Read more at tryg.dk.

Contents

	Page		Page		Page
1. Your responsibilities	4	Optional cover		11. Calculating compensation and required documentation	15
2. Who is covered?	5	7. Extended annual travel	9	11.1 Illness or injury	16
3. Where does the insurance provide cover?	5	7.1 Missed connection	9	11.1.1. Other compensation for illness or injury	17
4. When does the insurance provide cover?	6	7.2 Transport delay	10	11.1.2 Replacement travel or ruined days of travel	18
5. What types of travel and activity are covered?	6	7.3 Holiday home cover	10	11.1.3 How we calculate your compensation	19
6. Basic cover	7	7.4 Liability for damage to rented holiday home	10	11.2 Rescue	20
6.1 Illness and injury	7	7.5 Excess for damage to rented car, motorcycle or moped	10	11.2.1 Search and rescue, evacuation and involuntary stay	20
6.2 Transport in connection with illness and injury	7	7.6 Security	10	11.2.2 Trauma counselling	20
6.3 Urgent return home	7	8. Accident	11	11.3 Delayed luggage	21
6.4 Summoning a person from home and patient accompaniment	8	8.1 Permanent injury	11	11.4 Extended annual travel	21
6.5 Search and rescue	8	8.2 Death	11	11.4.1 Delayed travel	21
6.6 Evacuation and involuntary stay	8	8.3 Dental injury	12	11.4.2 Holiday home	22
6.7 Trauma counselling	9	8.4 Assault	12	11.4.3 Security and excess for rented vehicle, motorcycle and moped	22
6.8 Delayed luggage	9	9. Cancellation	12	11.5 Accident	23
		10. Luggage, personal liability and legal assistance	14	11.6 Cancellation	24
		10.1 Luggage	14	11.7 Luggage, personal liability, legal assistance	25
		10.2 Personal liability	14	11.7.1 Luggage	25
		10.3 Legal assistance	15	11.7.2 Personal liability and legal assistance	27
				12. General terms	28
				13. Right of withdrawal	30

1. Your responsibilities

You have a number of responsibilities which may have an impact on your right to compensation:

If you have an existing illness (chronic illness or existing condition/illness) that is not stable, or you have been ill just before your trip, you must ask for an advance assessment to clarify whether you will be covered for the condition or its consequences on your trip.

When must you apply for an advance assessment?

You must apply for an advance assessment if you cannot meet one or more of the following requirements:

Your condition has been stable for a period of time up to your time of travel without any form of deterioration that

- has required medical assistance or
- has resulted in a plan for further tests, treatment or hospitalisation.

An advance assessment is necessary in the following cases:

• When you book or buy your travel

If you have not been stable for up to 2 months before you book or buy the travel so you know whether your Cancellation insurance will provide cover.

If you are over 80 years of age

If you are over 80 years of age, we require you to have an advance assessment before you book your travel.

Depending on how long it is until you depart, we will agree with you whether there is a need for further assessment immediately prior to your departure.

Illness after you have booked your travel

If you fall ill after you have booked your travel but have not paid the full amount, you should contact us before you pay so that you know whether the insurance provides cover if you subsequently need to cancel your travel.

• Before you depart

If you have not been stable for up to 2 months.

• If you want to extend your travel insurance period

If you needed treatment on your trip or if you have a chronic condition, we may demand that you have an advance assessment if you want to extend your insurance period because your trip lasts longer than planned.

We also require an advance assessment in the following cases:

• When you have a serious condition

We require you to have an advance assessment because there may be a risk of travel having a detrimental effect on your health if your general condition was already weak.

• Pregnant

Our travel insurance covers you up to the end of week 35 of your pregnancy.

However, if your pregnancy is complicated, you must request an advance assessment. This applies both if you are pregnant before you book the travel and if you become pregnant before you depart.

You should also check the rules for pregnant women with the travel company you have chosen. Your cancellation insurance does not provide cover if the travel company refuses to transport you.

An advance assessment is valid for just one trip

An advance assessment is valid only for the trip that follows it. So you need to consider again whether you need to ask for an advance assessment the next time you travel.

Are you fit for travelling, or do you need a travel health assessment ?

Find out if you need a travel health clearance by answering the following questions:

1. Have you been hospitalized within the last 2 months?
2. Have you had surgery within the last 2 months?
3. Have you been in the emergency room or been attended to by an emergency physician within the last 2 months?
4. Have you been prescribed new medicine or has a medical treatment been changed or discontinued within the last 2 months?
5. Have you consulted or been treated by a physician or other medical practitioner within the last 2 months?
6. Have you been called in for a medical examination/treatment or are you currently on a waiting list for any such examination/treatment ?
7. Have you failed to seek medical advice or have you opted out of treatment?
8. Do you suffer from an incurable/serious disease?

Have you answered yes to any of these questions?

Please call Falck Global Assistance 44 20 46 55 and get an assessment of your concrete situation.

After you have spoken to Falck Global Assistance and applied for a travel health assessment, you will receive a reply stating whether you are free to travel without any exclusions on your travel insurance - or whether your insurance will exclude your pre-existing disease or injury.

Travel vaccination

It is important for you to find out whether you need vaccinations for one or more diseases before you depart. This needs to be established in good time before departure as some vaccinations need to be repeated.

It is a good idea to check whether you are able to have the vaccinations before you book the travel so that you do not have to cancel because the vaccination makes you ill.

Luggage

You must ensure that your belongings are always properly packed, and that any liquids cannot damage your belongings. Do not place medicine and valuables in your suitcase, for example jewellery, a laptop etc. Follow the rules of the transport company.

Documentation

You must obtain the necessary documentation for making a claim, documenting both what has happened and the expenses you have incurred. Read more in the section on Calculating compensation and required documentation.

2. Who is covered?

The insurance may cover

- you as the policyholder (insured)
- your spouse/cohabitant, children and up to two additional people. Everyone must live and be registered at the same full-time address as you
- household assistants, for example an au pair. Assistants need not be registered at the same address as you.

Home-shares consisting of more people than specified above are not covered.

The following persons are co-insured by the policy, provided that they are not covered by another policy:

- Joint-custody children
- Respite foster children, when they are travelling with you
- Children under the age of 18 who have left home
- Exchange students, when they are living with you
- Spouse/co-habitant in residential home

You must tell how many people live at your address

You must tell us the name and CPR no. of each person registered at your address. If the number of people at your address increases, we need to have their names and CPR nos. If we are not given this information, it may affect your compensation. See Change of address and other changes in the general terms and conditions, section 11.

1 additional travel companion who does not live at your full-time address

(Applies only to customers who have all their insurance with Tryg Forsikring and customers of Tryg Gruppeforsikring and Tjenestemændenes Forsikring.)

The following person is co-insured under the Annual Travel Insurance and the optional cover Extended Annual Travel and Cancellation:

- 1 travel companion under 18 years of age who does not live with you and is travelling with you without his or her own parents, or

- 1 travel companion who does not live with you when you are travelling without other people with whom you live.

Your travel companion is fully covered by our insurance. However, if your travel companion has travel insurance with another insurance company or another provider, including a credit card company, we provide cover only where the travel companion's own insurance does not provide cover.

When several family members travel together

Family members who do not live with you and who are covered by a similar Annual Travel or short-term insurance and possibly Cancellation insurance with Tryg are covered with you for urgent return home, for example because you have to travel home to visit a person who is seriously ill, for patient accompaniment and for cancellation. This cover is subject to you travelling together for the duration of the trip with the same time of departure from Denmark and time of return to Denmark.

Family members are:

- children, children-in-law, grandchildren
- parents, parents-in-law, grandparents
- siblings, brothers-in-law, sisters-in-law

People resident in Denmark

The people covered by the insurance must have a valid Danish national health insurance card.

People resident in Greenland

People who live in Greenland are covered when worldwide cover is selected.

When we write **co-insured**, this means: a person who is covered by the insurance who intends to travel with you.

3. Where does the insurance provide cover?

The insurance applies in the EU/EEA or worldwide. The insurance agreement specifies the territory you have chosen.

The same geographical territory applies to the optional cover you have chosen.

EU/EEA corresponds to the territory covered by the blue EU health insurance card. If this territory changes, the territory covered by this insurance changes accordingly.

Holiday travel in Denmark

Holiday travel in Denmark is covered and covers the following:

- Patient accompaniment
- Summoning a person from home
- Urgent return home
- Delayed luggage
- Cancellation, when this full-year option is chosen

Greenland

The following applies to people resident in Greenland:

- Outward travel must be from Greenland
- Holiday travel in Greenland is not covered

4. When does the insurance provide cover?

Annual Travel, Extended Annual Travel and Accident

Insurance cover is provided for up to 60 days.

This applies to the basic cover under Annual Travel insurance and to the optional cover Extended Annual Travel and Accident.

Travel period per trip

- Cover is provided from when the insured leaves his or her residence to begin the trip
- The cover ends when the insured returns to his or her residence

If return home is delayed through no fault of the insured

The cover period is automatically extended by up to 48 hours.

Cancellation

The insurance does not provide cover if Cancellation insurance commences fewer than 12 days before you are due to travel.

Cancellation per trip

- Applies when you have booked travel but not before you have paid a deposit.
- If the insurance was not purchased until after the travel was booked/the deposit was paid, the cover commences only when the insurance has been purchased.
- The cover ends at the time at which the insured leaves his or her residence to begin the trip.

5. What types of travel and activity are covered?

What types of travel?

The insurance covers the following types of travel:

- Holiday travel
- Study travel
- Study stays during which you are enrolled at an upper secondary school or institution of further education
- Unpaid humanitarian work

Holiday travel including business travel:

- Days of holiday combined with business travel:

The insurance provides cover only for the holiday part of the trip and only if no insurance has been purchased for the business travel trip that includes the days of holiday. The days of holiday may be scheduled before or after the business trip. Days off between days of business activity are considered to be part of the business trip.

The company owner or employer may take out business travel insurance for the entire trip, including the days of holiday, or just for the business trip.

- Business visits in connection with holiday travel:

When the main purpose of travel is holiday, it is acceptable for the insured to make a short visit of no more than one day to a partner, a conference, a trade fair or other another destination related to the insured's occupation.

What activities?

Dangerous sports are covered by the insurance. These include training for or participation in any form of motor race, cycle race or horse race, boxing, karate or other martial arts, bungee jumping, paragliding, hanggliding (kite or sail), skydiving, gliding, mountaineering and diving with the use of diving equipment.

The insurance does not cover:

- participation in expeditions
- professional sport

Expeditions means travel to areas in which the local or public authorities require you to have a special permit to stay there. These are primarily the Polar regions and trips across the ice cap in Greenland and in the northernmost parts of Canada.

Professional sport means sport performed for payment. An athlete is considered to be professional when he or she predominantly makes his or her living from sport or is paid under contract by a sports club and/or one or more sponsors.

Special information on skiing injuries

Compensation is only paid for replacement travel or ruined days of travel after an injury sustained on skis or a snowboard when you have purchased additional ski cover.

What is covered?

Here you can read about what the insurance actually covers. Your insurance agreement contains information on the cover you have chosen for your policy.

6. Basic insurance

6.1 Illness and injury

EU health insurance (the blue card)

You are covered by the EU health insurance (the blue card) while travelling in the EU/EEA countries, and you have the right to receive treatment in a public treatment location.

For this reason, you should bring the blue card when travelling in the EU/EEA countries.

With the Annual Travel Insurance as a supplement to the blue card, you can receive treatment in a private treatment location in the following cases:

- When our doctor assesses that the standard of treatment on the blue card is inadequate.
- When a private treatment location is your only option.
- When Tryg Alarm assesses that the distance from your holiday destination to a public treatment location is too great.

This applies to travels in the EU/EEA countries, regardless of whether you have chosen EU/EEA or the world as your cover territory.

For people who live in Greenland

The insurance covers treatment of illness or injury while travelling in the EU/EEA (except Greenland) if compensation is not available elsewhere. Travel in the rest of the world is covered by the Annual Travel insurance.

6.1.1 Acute illness or injury

The insurance provides cover so that you can receive treatment for acute illness or injury that occurs on your trip.

We can furnish a guarantee or send payment to the hospital or the doctor in attendance.

Acute illness is illness that suddenly occurs during the trip and did not produce symptoms prior to departure.

Acute deterioration of existing illness

The insurance covers existing illness, provided that the illness was stable for 2 months prior to departure.

Stable means that the condition was stationary without any form of deterioration that:

- required medical assistance or
- resulted in a plan for further tests, treatment or hospitalisation

Acute deterioration of illness or injury

Illness or injury that occurs within 2 months prior to departure is covered if it deteriorates acutely, where our doctor estimates that the need for treatment during the trip could not reasonably have been predicted before the trip.

6.1.2

The insurance does not provide cover:

- in Denmark
- for illness/injury which produced symptoms or was diagnosed by a doctor prior to departure. See also sub-clause 6.1.1
- if a medical examination or medical treatment immediately before departure established that the illness/injury could be expected to deteriorate during the intended travel and the associated activities and the attending doctor therefore advised against travelling
- if the insured refused medical treatment of the illness or injury before the insurance period.

6.2 Transport in connection with illness and injury

The insurance provides cover so that you can be taken to hospital or transported home in the event of acute illness, injury or death occurring on your trip.

Transport home must be approved by our doctor.

Acute illness is illness that suddenly occurs during the trip and did not produce symptoms prior to departure.

6.3 Urgent return home

The insurance provides cover if you have to return home on account of:

- the death or hospitalisation, as a consequence of a serious injury or as a consequence of an acute serious illness, of one of the following people in Denmark:
 - People who have the same address as you - see Clause 2, Who is covered?
 - Children, children-in-law or grandchildren
 - Parents, parents-in-law or grandparents
 - Siblings, brothers-in-law or sisters-in-law
- fire, explosion, flooding or burglary at your private home or own company, if the incident has been reported to the police or a rescue service

- fraudulent action in your own company by an employee, if the incident has been reported to the police
- a strike in breach of a collective agreement at your own company.

Special benefit for Tryg Landbrug customers

Tryg Landbrug customers have the additional benefit that the travel insurance covers transport home if the person looking after the farm at home becomes acutely seriously ill, suffers a serious injury or dies.

Who can travel home?

You and the people co-insured with you can cut short your trip if you travel home together.

If we are unable to provide you with an itinerary for your travel home within 6 hours of having received your claim, and liability is accepted, you can arrange your travel home yourself.

The insurance does not provide cover if the event that gives rise to the urgent return home occurred before your departure.

Serious illness/injury means that the illness or injury may result in extensive permanent injury or that the patient's condition is life-threatening.

6.4 Summoning a person from home and patient accompaniment

The insurance provides cover for summoning a person from home and patient accompaniment if you:

- become acutely seriously ill
- suffer a serious injury
- die.

Under patient accompaniment, the insurance also provides cover:

- if the planned itinerary has to be cut short or is delayed on account of acute illness or injury

Who can accompany patients or be summoned from home?

You can make use of the options for patient accompaniment and summoning a person from home as follows:

- All co-insured people may accompany the patient, provided that no one is summoned from home
- 1 person of your choice may be summoned even if 1 co-insured person over the age of 18 also accompanies the patient
- Up to 2 people of your choice may be summoned from home, provided that none of the co-insured persons accompanies the patient.

In addition to the people mentioned, co-insured people under the age of 18 may always accompany the patient.

The insurance does not cover patient accompaniment after the return home unless it is part of the continued patient accompaniment.

Summoning a person from home means that a person may travel from Denmark to where you are to be with you if you fall ill while travelling.

Patient accompaniment means that your co-insured travel companions may stay with you and close to you if you fall ill while travelling.

Serious illness/injury means that the illness or injury may result in extensive permanent injury or that the patient's condition is life-threatening.

Acute illness is illness that suddenly occurs during the trip and did not produce symptoms prior to departure.

6.5 Search and rescue

The insurance covers:

- search and rescue within a radius of 50 km from where you were last seen
- rescue when your location has been determined.

The insurance does not cover:

- payment for search and rescue to public authorities and organisations which normally work voluntarily and/or without being paid for such tasks

- search in connection with kidnapping or hijacking
- search and rescue north of the Arctic Circle or at the South Pole or in areas in which the local or public authorities require you to have a special permit to stay there. These are primarily the Polar regions and trips across the ice cap in Greenland and in the northernmost parts of Canada.
- search initiated by next-of-kin because you have neglected to tell them where you are or because your family or others want to make contact with you.

6.6 Evacuation and involuntary stay

The insurance provides cover in the following situations:

- If war breaks out or there is an imminent risk of war, warlike situations, natural disasters or epidemics
- If situations arise that must be considered to be terrorism or there is an imminent risk of terrorism.

The insurance does not provide cover:

- in a theatre of war. However, the insurance does provide cover if you find yourself in a theatre of war at the start of military operations
- for entry into an area to which the Ministry of Foreign Affairs of Denmark has advised against entry or from which it has recommended evacuation
- for expenses that are covered by the travel company, public authorities or similar.

Evacuation

The insurance covers transport home to Denmark if the Ministry of Foreign Affairs of Denmark, the Danish Embassy or a similar institution has recorded and documented the event. You can be evacuated:

- when the Ministry of Foreign Affairs of Denmark recommends evacuation. You must follow the Ministry's instructions so that you can be evacuated at the first given opportunity
- when the Ministry of Foreign Affairs of Denmark does not initiate the evacuation. In this case, we can assess whether evacuation can take place if you do not want to remain in the area. Return home can be assessed and agreed when the situation has arisen in an area in which you are staying and travelling and we assess that, if you continued to stay or travel there, you would be exposed to a much higher risk or much lower level of safety.

A theatre of war is an area up to 100 km from the place or places where military operations are taking place.

Compensation is subject to you not previously having neglected to follow the request by the Ministry of Foreign Affairs of Denmark to allow yourself to be evacuated.

Transport means the documented expenses for transport. These may not exceed the expenses for scheduled economy class flights.

Involuntary stay

If it is not possible to leave the country immediately after it has been agreed that evacuation from the area is necessary because the local public authorities have closed the country's borders, the insurance covers transport to the nearest destination considered by the local public authorities and the Ministry of Foreign Affairs of Denmark to be a safe place to stay.

If you are staying in the country but are not directly affected by the situation, the insurance also provides cover if it is not possible to leave the country as planned in your itinerary because the public authorities have closed the country's borders.

Transport to Denmark will take place at the first given opportunity after it is possible to leave the country.

6.7 Trauma counselling

The insurance covers trauma counselling when an eligible event on the trip has resulted in mental trauma as a consequence of:

- acute illness, injury or death
- robbery, assault, accident, fire, explosion or burglary
- search and rescue actions
- outbreak of war, warlike situations, terrorism, natural disaster or epidemics.

If psychological trauma counselling is required, we can help you contact a psychologist.

Acute illness is illness that suddenly occurs during the trip and did not produce symptoms prior to departure.

Limited transport options

Transport options may be limited in countries which are at war or in warlike situations, and we are not liable for the extent to which transport is possible. However, in cases in which help is required, we will work with the Ministry of Foreign Affairs of Denmark, the travel company or similar.

If we are unable to provide you with an itinerary for your travel home for evacuation within 12 hours after the decision has been made that evacuation is to take place, the insured can arrange travel home himself/herself, and this will be covered by the insurance.

Evacuation at your own expense

Where the insurance does not provide cover, we can offer you assistance to leave the area at your own expense because you no longer want to stay there.

We can help you change or buy air tickets for an earlier flight than originally planned, or we can help you find a place to stay away from the area, where you can continue your holiday.

We only offer administrative assistance to change or order air tickets or holiday homes. You pay all the costs yourself.

The insurance does not provide cover if:

- you are staying in a theatre of war. However, the insurance does provide cover if you find yourself in a theatre of war at the start of military operations, provided that the conditions under Evacuation and Involuntary stay in sub-clause 6.6 are met
- you enter an area to which the Ministry of Foreign Affairs of Denmark has advised against entry or from which it has previously recommended evacuation

A theatre of war is an area up to 100 km from the place or places where military operations are taking place.

6.8 Delayed luggage

The insurance provides cover if checked-in luggage is delayed by more than 5 hours after your arrival at your travel destination.

The insurance does not provide cover:

- if the luggage was handed in for transport with a different means of transport from the one you used yourself
- for delay on the last flight of your return journey.

Luggage is objects that you take on your trip as checked-in luggage. Both objects that you have taken with you from home and objects that you have purchased and/or acquired on the trip are covered.

7. Extended Annual Travel

(Only applies if stated in the insurance agreement)

7.1 Missed connection

The insurance provides cover if you are unable to travel as planned after you have left your home or the place you have been staying on your trip because, due to no fault of your own and without this being foreseeable, you arrive too late for a:

- public means of transport
- a means of transport arranged by a tour operator.

The insurance provides cover only if sufficient time has been left to change between two means of transport. For air transport, the necessary time is considered to be the official minimum transfer time that the airlines state in their timetables.

Cover is subject to you having complied with the travel company's recommended arrival time.

7.2 Transport delay

The insurance provides cover if your outward journey from or return journey to Denmark by air, rail, sea or coach is delayed by more than 6 hours.

The insurance provides cover if the delay is caused by climatic conditions or technical or mechanical failure.

The delay is calculated in relation to the ordinary itinerary with any changes of which you have been notified by the transport company or travel agency.

The insurance does not provide cover if you are entitled to compensation from the travel agency or transport company.

Delay to flights to and from the Faeroe Islands or Greenland is not covered.

7.3 Holiday home cover

The insurance provides cover if:

- your holiday home is or becomes uninhabitable during your stay as a consequence of theft, water damage, fire, explosion, flooding, earthquake or other natural disaster

- your motor home, caravan or pleasure craft cannot be used as a consequence of damage suffered during the period of travel. See Clause 4.

7.4 Liability for damage to rented holiday home

The insurance provides cover if you, as a private individual, incur liability for damages for damage to:

- fixtures and fittings in a rented holiday home when the damaged parts are in your custody
- structural elements of a rented hotel room, apartment, holiday home or villa when the damaged parts are in your custody
- a rented tent when it is in the custody of the insured.

We are not bound by you accepting liability for damages or approving a claim for damages without our acceptance.

The claim for damages is assessed under the existing law in the country in which the loss occurs.

The insurance does not cover:

- any damage or injury that occurred during paid or unpaid work
- any damage or injury as a consequence of you having incurred, by agreement or otherwise, liability extending beyond the general law of torts
- any damage or injury caused by animals.

7.5 Excess for damage to rented car, motorcycle or moped

If you have rented a car, motorcycle or moped and it is damaged, we cover any excess you are required to pay by the rental company's insurance company.

The insurance does not cover the payment of excess for scratches and paint damage.

Compensation is subject to:

- the vehicle being insured for third-party liability, theft and damage with an insurance company and being rented via a rental company

- you being the renter of the vehicle under the contract
- you being the driver of the vehicle at the time of any road traffic accident

The insurance provides cover only if you are entitled to drive the vehicle in the country in which the vehicle is rented or the country in which you are the driver of the vehicle.

7.6 Security

In the event of a dispute, i.e. a disagreement of a legal nature, the insurance furnishes security for:

- payment of your legal costs
- a demand from local authorities to cover a claim for damages made against the insured
- payment to release you or your property.

The insurance does not furnish security in case of:

- disputes linked to your business or job
- disputes relating to contractual relationships
- criminal cases, with the exception of road traffic cases.

8. Accident

(This optional cover only applies if stated in the insurance agreement. It does not apply to 1 additional travel companion who does not live at your full-time address. See Clause 2.)

8.1 Permanent injury

The insurance covers the consequences of accidents and pays compensation for permanent injury of 5% of more.

To assess whether a claim is covered by the insurance and to assess the amount of any compensation, we may demand a medical examination in Denmark.

You must be able to prove that the accident occurred on holiday.

Accident means a sudden event that causes personal injury.

Determination of degree of permanent injury

The degree of permanent injury is determined when the final consequences of the accident can be determined.

The degree of permanent injury may not exceed 100% per accident per person. The degree of permanent injury is determined using the National Board of Industrial Injuries in Denmark's permanent injury rating list. It is always the permanent injury rating list in force at the time of the decision that is used to fix the compensation. The degree of permanent injury is determined without reference to your occupation or your social situation.

If an injury is not listed in the National Board of Industrial Injuries in Denmark's permanent injury rating list, the degree of permanent injury is determined on the basis of the medical nature and extent of the injury without reference to the insured's occupation and social situation.

The insurance does not provide cover:

- in Denmark
- for expenses for examinations, consultations, medical treatment and hospital treatment
- for expenses for medicine, dressings, bandages, mouthguards, aids and similar
- for accidents you suffer during transport in an aircraft without nationality markings
- for consequences of blood clots, cerebral haemorrhages and similar
- where there is no causal connection. To obtain cover, there must be a causal connection between the accident and the injury. In the assessment, importance will be attached to factors such as

- whether the event is able to cause personal injury, i.e. whether the event in itself is enough to cause/explain the injury
- for complications corresponding to an already existing injury or condition, including degenerative change, regardless of whether it previously produced symptoms. In addition, this may not result in the degree of permanent injury being determined as being higher than if such an injury or such a condition did not exist
- for illness
- for consequences of accidents, the main cause of which is existing illnesses or predisposition to illness (apart from indisposition or fainting)
- for deterioration of the consequences of an accident that is due to an existing or an intercurrent illness
- for permanent injury as a consequence of attrition
- for injury to the body that is not sudden
- for permanent injury as a consequence of overexerting body parts other than those damaged in the accident
- for injury due to infection by diseases, viruses, bacteria, other microorganisms or similar
- for poisoning by food, drink, stimulants or medicine
- for permanent injury in the form of mental consequences of events in which you were not exposed to risk of physical personal injury yourself
- for consequences of dental and medical treatment and other treatment that was not necessitated by an eligible accident
- for injury suffered in connection with childbirth.

Transport means the documented expenses for transport. These may not exceed the expenses for scheduled economy class flights.

Reopening

When a case has been closed, it may subsequently be reopened at your request.

Reopening requires medical documentation showing that the consequences of the accident have deteriorated. The expenses for medical documentation are paid by you.

If we decide to reopen a case, we pay the expenses for the medical documentation.

8.2 Death

The insurance provides compensation for death that is a direct consequence of an accident, provided the death occurs within one year of the accident.

Accident means a sudden event that causes personal injury.

The insurance does not provide cover in Denmark.

The insurance does not cover death due to:

- natural causes or where the cause of death is unknown
- consequences of accidents, the main cause of which is existing illnesses or predisposition to illness (apart from indisposition or fainting)
- deterioration of the consequences of an accident that is due to an existing or an intercurrent illness

- infection by diseases, viruses, bacteria, other microorganisms or similar
- poisoning by food, drink, stimulants and medicine
- consequences of blood clots, cerebral haemorrhages and similar
- consequences of dental, medical and other treatment that was not necessitated by an eligible accident
- childbirth
- physical overexertion
- accidents you suffer during transport in an aircraft without nationality markings.

Transport means the documented expenses for transport. These may not exceed the expenses for scheduled economy class flights.

8.3 Dental injury

The insurance covers dental injury as a consequence of an accident.

The insurance also covers damage to a dental prosthesis if the prosthesis is damaged while it is located in the mouth.

The insurance covers treatment carried out before you turn 25 if the accident occurred before you turned 18.

Accident means a sudden event that causes personal injury.

Compensation is subject to:

- you being able to document that you visited a dentist at your holiday destination
 - the treatment having been approved by us before it is started
- However, this does not apply to acute dental treatment, which is treatment required immediately to reduce the extent of injury, for example acute analgesia or treatment.

The insurance does not provide cover:

- in Denmark
- for expenses that can be paid from another quarter, for example via public health insurance or workers' compensation insurance
- for dental injury suffered in connection with chewing
- for expenses for repair or general maintenance of teeth that have already been repaired via the insurance
- for consequential expenses after an accident such as expenses for medicine, dressings, bandages, mouthguards, orthodontic braces, aids and similar
- for consequences of dental and medical treatment and other treatment that was not necessitated by an eligible accident
- for expenses for dental treatment that was started more than 5 years after the accident
- for accidents you suffer during transport in an aircraft without nationality markings.

8.4 Assault

The insurance provides cover if a third party deliberately causes you personal injury.

The assault must be reported to the nearest police authority at the holiday destination.

The insurance does not provide cover if a co-insured person or travel companion has assaulted you.

9. Cancellation

(This optional cover only applies if stated in the insurance agreement)

Remember that the insurance does not apply if Cancellation insurance commenced fewer than 12 days before you are due to travel. See Clause 4 on Cancellation.

9.1 When illness or injury is the cause of the travel being cancelled

Acute illness or injury

The insurance provides cover so that you can cancel your travel if you become acutely ill or suffer an injury after you have purchased your travel. See Clause 4.

Acute illness is illness that suddenly occurs before the trip and did not produce symptoms before the trip was booked. See Clause 4.

Acute deterioration of existing illness

The insurance covers cancellation of travel if your existing illness deteriorates acutely after you have booked your travel. Your illness must have been stable for 2 months before you purchased the travel. See Clause 4.

Stable means that the condition was stationary without any form of deterioration that:

- required medical assistance
- resulted in a plan for further tests, treatment or hospitalisation.

Acute deterioration of illness or injury

The insurance covers cancellation of travel in the event of acute deterioration of an illness or injury that was expected to be temporary and occurred less than 2 months before you purchased your travel. See Clause 4. This cover is subject to our doctor assessing that an acute deterioration could not be anticipated.

The insurance covers cancellation of travel because you become acutely ill or suffer an injury if:

- you are hospitalised
- our doctor assesses that it is unsafe for you to travel because it may cause your acute illness or injury to deteriorate considerably or otherwise cause serious harm to your health, or
- our doctor assesses that your general condition has deteriorated acutely so that it is unreasonable for you travel, or
- you are unable to participate in the planned activities on the trip, where it can be documented that these activities are the prime purpose of the trip.

The insurance also provides cover if:

- you are unable, for medical reasons, to receive a vaccination that is suddenly introduced as a requirement for entry to the country to which you are due to travel and such introduction could not have been anticipated
- you die
- your spouse/cohabitant, children, children-in-law, grandchildren, parents, parents-in-law, grandparents, siblings, brothers-in-law or sisters-in-law:
 - die
 - become acutely seriously ill or suffer a serious injury and are hospitalised in Denmark
 - you are diagnosed with an acute serious illness that requires treatment while you are travelling.

You are also covered if your travel companion has to cancel the trip on account of events mentioned above.

9.2 Other reasons for you to cancel your travel

War, terrorism, natural disaster or epidemic

One of the following events is occurring or there is an imminent risk of it occurring in the country/area outside Denmark to which you have booked and paid for travel:

- War or warlike situations
- Terrorism
- Natural disasters
- Epidemic.

The insurance provides cover if the Ministry of Foreign Affairs of Denmark, the Danish Embassy or a similar institution has recorded and documented the event.

You may cancel:

- when the Ministry of Foreign Affairs of Denmark advises against entry or has already recommended evacuation
- when we assess that the travel may be cancelled even if the Ministry of Foreign Affairs of Denmark does not directly advise against entry or has not initiated evacuation. Travel cancellation may be assessed and agreed when the situation has arisen in the area in which you are due to stay and travel and when it is assessed that you would be exposed to a much higher risk or much lower level of safety if you stayed or travelled there. Compensation is subject to the decision on cancellation only being made immediately prior to departure.

The purpose of the trip is cancelled

A planned public event abroad is cancelled, for example a concert or theatre performance, where you can document that the event cancelled was the prime purpose of the trip.

A planned visit to friends or family abroad is cancelled because one of the people you are due to visit becomes acutely seriously ill, suffers a serious injury or dies.

Acute illness is illness that suddenly occurs before the trip and did not produce symptoms before the travel was booked. See Clause 4.

Serious illness/injury means that the illness or injury may result in extensive permanent injury or that the patient's condition is life-threatening.

Pregnant

If, according to a statement by your doctor, you may not travel because you are pregnant and the conditions of your pregnancy are such that it is unsafe for you to travel, for example you are at risk of giving birth prematurely. Cover is subject to you not having been pregnant when the trip was booked.

Divorce, separation or end of cohabitation

The end of cohabitation is subject to you and your former cohabitant each having your own address in the national register and you having been registered in the national register as living together at the same address for at least 12 months before you ceased cohabiting.

Examination failed

If you need to retake an examination because you did not pass it at an educational institution above lower secondary school. Cover is subject to you being an active student, having purchased the travel before the time at which the examination was failed and having to retake the examination during the period of travel or within 2 weeks of your planned return date.

Damage to your private home or own company

Fire, explosion, flooding or burglary at your private home or own company immediately prior to departure, if the incident has been reported to the police.

Fraud or strike at your own company

Fraud committed by an employee or a strike in breach of a collective agreement at your own company immediately prior to departure. The fraud must be reported to the police.

Involuntary dismissal

If you are involuntarily dismissed from your work after the travel has been booked and the deposit has been paid if:

- you are unable to travel as planned
- you are to start a new job during the planned travel period
- the planned travel falls within the first 3 months of your employment with a new employer and you are unable to take holiday or do not want to ask for holiday.

The insurance does not provide cover:

- if the event occurred in the period before cancellation cover commenced
- if cancellation cover commenced fewer than 12 days before you were due to travel
- if the preconditions specified under Sub-clause 9.1 on acute illness or injury or acute deterioration of illness or injury are not met
- if, before booking the travel, you refused medical treatment of your illness or injury or medical treatment was discontinued
- for childbirth or the consequences of pregnancy that occur after week 35 of your pregnancy
- for expenses that are covered by the travel company, public authorities or similar.

Who may cancel?

You and those co-insured with you may cancel the travel.

You may also cancel if your travel companion has to cancel the travel on account of an event mentioned above. Your travel companion need not have purchased Cancellation insurance with us. However, you must be able to document that it was planned for you and your travel companion to travel together for the duration of the trip with the same times of departure and return.

10. Luggage, personal liability and legal assistance

Applies after a total travel period abroad of 3 months when additional insurance has been taken out.

10.1 Luggage

The insurance covers your property that you have with you as luggage or receive or buy while travelling to/from abroad and while you are abroad.

Luggage is possessions that you take with you on your trip as hand luggage or checked-in luggage. Possessions that you take With you from home or have purchased and/or acquired on your trip are covered.

The insurance provides cover in the event of:

- fire, lightning strike, explosion and water damage
- burglary, simple theft, open theft or robbery of luggage
- loss of and damage to checked-in luggage
- loss of and damage to luggage as a consequence of an event that is covered under Evacuation and involuntary stay cover, sub-clause 6.6.

Water damage is damage that occurs as a consequence of flooding, cloudburst or similar event or the sudden outflow of water, oil, refrigerant or similar from installations, aquaria or other tanks of 20 litres or more.

Where damage has occurred in a rented holiday home, see sub-clause 7.3, water damage also means damage as a result of frost burst in inadequately heated premises, filling and draining of oil tanks or other containers, rise of groundwater or sewage, liquid from downpipes or gutters, building work and repair work.

Burglary is theft from a properly locked building or properly locked premises. There must be clear signs of violent break-in.

Simple theft is theft of possessions that are outside or in an unlocked building or unlocked premises, and theft from a vehicle, train, aircraft, coach, bus, boat, caravan or tent.

Open theft is theft of your possessions while you are carrying them on you or when they are in close proximity to you. The theft must be committed in the open and without the use of force. It must be noticed by you or someone else while it is being committed. Robbery is theft in which a person uses force or threatens to use immediate force.

Compensation is subject to there being signs of visible break-in in the event of simple theft from a locked motor vehicle, caravan, pleasure craft or tent.

When reporting a claim, you must prove and document your claim for compensation and provide all information which may be relevant to assessing your claim.

Theft, vandalism, robbery and assault must be reported to the police immediately in the country where the incident occurred. You must obtain written confirmation of the police report.

The insurance does not cover:

- motor vehicles, caravans, boats (including surfboards), bicycles and other means of transport and their accessories
- objects that have been forgotten, lost, mislaid or left behind
- damage due to inadequate packaging and normal wear and tear to suitcases and other luggage
- damage due to poor packaging or escape of liquids you have brought with you
- damage as a consequence of slow seepage of liquid from water pipes, heating pipes or drain pipes in a building
- damage to luggage while it was handed in for transport with a different means of transport from the one you used yourself.

10.2 Personal liability

The insurance provides cover if you, as a private individual, cause personal injury or property damage and thus incur liability for damages.

Compensation is subject to you not admitting liability for damages or accepting the claim for damages without our acceptance. We also determine how the case is handled.

The insurance does not cover liability for damage or injury:

- that occurred during paid or unpaid work
- as a consequence of you having incurred, by agreement or otherwise, liability extending beyond the general law of torts

- to or loss of animals or possessions that you have borrowed, hired or rented, have for storage, use or transport, have in your possession or have in your custody for another reason
- to or loss of your possessions
- caused in connection with the use of a motor vehicle, caravan, aircraft and vessel that is over 6 metres long with motor power over 25 hp
- caused by animals
- whereby you cause others to be ill by means of infection or in some other way.

10.3 Legal assistance

The insurance covers expenses for legal assistance if you have sought the assistance of a lawyer who has taken on the case. The insurance provides cover in accordance with Tryg Legal Assistance Insurance with the following departures:

- The insurance provides cover only in connection with legal proceedings or arbitration proceedings arising out of private disputes (i.e. a disagreement of a legal nature) that have arisen during your trip and directly concern you
- If you have to attend legal proceedings abroad and the examination cannot take place in your country of residence, the insurance covers the necessary expenses for transport, hotel and subsistence.

By **transport expenses** we mean documented expenses. These may not exceed the expenses for scheduled economy class flights.

Expenses for hotel and subsistence are documented expenses. These may not exceed expenses for a medium-class hotel and standard subsistence, including beverages.

It is a condition that you are called for examination as a party or witness, that, in our opinion, you have a legal interest in appearing and that compensation for the expenses is not paid by any other party.

The full insurance terms and conditions are available from us.

The exclusions specified in Tryg Legal Assistance Insurance also apply to the present cover. However, the exclusion concerning travel costs in the terms and conditions specified does not apply.

11. Calculating compensation and required documentation

When do we pay compensation?

Compensation is paid when we have received and assessed the information that we deem necessary to decide whether compensation should be paid and to fix the amount of compensation.

In the event of payment, we are subrogated to your rights.

We pay compensation in DKK.

Insurance with another company

If you have purchased insurance for the same loss with another insurance company, you have double insurance and must also report your claim to that company.

If the other insurance company excludes or restricts its liability to pay compensation in the event of double insurance, the same exclusions and restrictions also apply to this insurance. This means that we and the other insurance company will pay proportionate compensation.

Approval before we provide cover

If you fall ill or suffer an injury and are hospitalised, we arrange your treatment, transfer, transport home etc., and we may refuse to provide cover if we have not approved your course of treatment or the transport in advance.

Required documentation

Compensation may be paid under one or more of the types of cover in the travel insurance. The following tables show which documentation we expect you to provide.

Compensation is subject to you obtaining the documentation specified in the following sub-clauses concerning what compensation you may receive.

11.1 Compensation for illness or injury

The table below shows you what the insurance covers in the event of illness or injury on your trip when you have an eligible claim as described in sub-clauses 6.1 to 6.8.

Remember that compensation is subject to you making a prior agreement with Tryg Alarm on treatment and treatment location. Treatment and transport home are agreed by Tryg Alarm's doctor in consultation with the attending doctor.

The insurance covers

The insurance covers the following necessary expenses for:

Treatment of illness or injury

- Excess for the treatment expenses on the EU health insurance card (the blue card)
- Hospital stay and treatment, including operations
- Medical treatment and medicine prescribed by a doctor
- Treatment by a physiotherapist and a chiropractor up to a value of DKK 15,000 (not indexed)
- Acute dental treatment which is required immediately to reduce the extent of injury, for example acute analgesia or treatment.

Transport in connection with illness or injury

- Ambulance transport or local transport to the nearest hospital or doctor and back to your accommodation
- Transport prescribed by a doctor to the nearest suitable treatment location
- Transport home prescribed by a doctor
- Transport to Denmark or to catch up on your itinerary when the planned itinerary cannot be followed because you are prescribed a stay in hospital or a hotel by a doctor
- A companion prescribed by a doctor when you are unable to travel alone on account of your health.

Transportation in the event of death

- Transportation of the deceased to Denmark, incl. costs of statutory measures.

The insurance does not cover

The insurance does not cover expenses for:

- Rest cures or stays in health resorts
- Treatment of consequences of surgical interventions and medical treatment that you have planned to have performed abroad
- Continued treatment if you refuse to be transported home when both the attending doctor and our doctor have decided that you must be transported home
- Treatment after your return home to Denmark
- Treatment of illness/injury if, after you have been transported home, you travel abroad again and this was not agreed in writing with us
- Pregnancy examinations, pregnancy tests, abortion, sterilisation and sterility tests or treatment
- Childbirth or the consequences of pregnancy that occur after week 35 of your pregnancy
- Special dental treatment, crowns, root canal treatment and similar.

By **transport expenses** we mean documented expenses. These may not exceed the expenses for scheduled economy class flights.

11.1.1 Other compensation for illness or injury

	Illness or injury	Urgent return home	Patient accompaniment and summoning a person from home
Hotel and subsistence	Necessary expenses when an extraordinary stay is prescribed by our doctor.	Necessary additional expenses for subsistence.	<i>For people summoned from home:</i> Necessary additional expenses for up to 21 days. <i>For people accompanying patients:</i> Necessary additional expenses.
Your travel home or travel by others to where you are		Necessary additional expenses for transport.	Necessary expenses for transport, including local transport.
Collection or delivery of vehicle		Expenses for transport home of a vehicle and any caravan, if agreed with us.	Necessary additional expenses to collect a vehicle from a location in Denmark and deliver it to your home if co-insured persons have to leave the vehicle on account of patient accompaniment.
Catching up your itinerary			Necessary additional expenses for transport.
Travel back		Necessary additional expenses for transport at least 7 days before the end of your planned trip.	Necessary additional expenses for transport at least 7 days before the end of your planned trip.
Travel insurance	Extension if the illness/injury lasts for more than 60 days.		For persons summoned from home and extension if the patient accompaniment lasts for more than 60 days.

Expenses for subsistence means documented expenses for standard subsistence, including beverages.

By **transport expenses** we mean documented expenses. These may not exceed the expenses for scheduled economy class flights.

Travel back is travel back to the place where you should have been according to your original itinerary.

Excess

Illness or injury

The excess is DKK 500 (not indexed) per trip for the expenses you have incurred for medical treatment, medicine, subsistence, taxis, hotels etc. when you have received outpatient medical treatment or been hospitalised for 24 hours.

Acute dental treatment

The excess is DKK 500 (not indexed) per event for the expenses you have incurred for dental treatment.

Required documentation

Illness or injury

Compensation is subject to you obtaining a medical report from the locally authorised attending doctor.

If the illness or injury does not require hospitalisation, you must submit:

- a report from the local attending doctor/dentist and copies of prescriptions
- a death certificate
- a list of your expenses accompanied by the original receipts
- a notice of claim.

The medical report must state:

- The period of hospitalisation or rest prescribed by the doctor or the period in which planned activities were rendered impossible on account of a broken bone etc.
- Information on the diagnosis, any test results, treatment and medication.

Death

The death certificate must be sent to us. We are entitled to demand a post-mortem examination.

Urgent return home, summoning a person from home and patient accompaniment

Urgent return home, summoning a person from home and patient accompaniment must be agreed with us in advance.

After your return home, you must send us the original receipts for your additional expenses, medical report, death certificate or report to the police/rescue service.

11.1.2 Replacement travel or ruined days of travel

Only applies to travel for a duration of up to 60 days.

Ski travel

Remember that compensation is subject to you having purchased additional cover for skiing if you are injured while skiing or snowboarding.

Reasons for cover for replacement travel or ruined days of travel				
	Illness or injury	Broken bone or similar	Transport home	Urgent return home
Replacement travel	Acute illness/injury that results in hospitalisation for more than half of the planned trip.	When a locally authorised attending doctor prescribes that you cannot participate in the planned primary activity for more than half of the planned trip on account of an acute broken bone, fracture, ligament injury, strain, sprain or similar injuries to joints and muscles.	In the event of transport home prescribed by a doctor in the first half of the planned journey when you do not travel back.	In the event of urgent return home in the first half of the planned journey when you do not travel back.
Ruined days of travel When you cannot have replacement travel	Acute illness/injury that results in hospitalisation or rest prescribed by a doctor in and around your holiday home on account of acute illness or injury.	When a locally authorised attending doctor prescribes that you cannot participate in the planned activity on account of an acute broken bone, fracture, ligament injury, strain, sprain or similar injuries to joints and muscles.	In the event of transport home prescribed by a doctor when you do not travel back.	Urgent return home when you do not travel back.

Acute illness is illness that suddenly occurs during the trip and did not produce symptoms prior to departure.

Travel back is travel back to the place where you should have been according to your original itinerary.

Who can receive compensation?

Replacement travel

In the event of illness or injury, including a broken bone etc., compensation is paid to you and your co-insured travel companions when they remain with you during the period of illness.

In the event of transport home and urgent return home, replacement travel is paid for for you and your co-insured travel companions when they travel home with you and do not travel back.

Ruined days of travel

In the event of illness and injury, including a broken bone etc., compensation is paid for ruined days of travel to you and 1 co-insured travel companion who remains with you during the period of illness.

In the event of transport home and urgent return home, compensation is paid for ruined days of travel to you and 1 co-insured travel companion who travels home with you and does not travel back.

11.1.3 How we calculate your compensation

	Replacement travel	Ruined days of travel
How compensation is calculated	<p>Compensation is calculated on the basis of the documented expenses paid for the travel that cannot be refunded.</p> <p>Replacement travel is paid for once per person insured per trip.</p>	<p>Compensation is calculated on the basis of the documented expenses which you and your co-insured travel companion have each paid for the travel and which cannot be refunded.</p> <p>The number of days of travel is calculated as follows:</p> <ul style="list-style-type: none"> • Days of departure and return are counted as two whole days, regardless of the times of departure and return • No compensation is paid for the day of return originally planned and compensation is never paid beyond the travel period originally planned. <p>Illness/injury, broken bone etc. You receive compensation from 00.00 on the day after your first visit to a doctor up to and including your date of discharge or the end of the period prescribed by the doctor.</p> <p>Transport home or urgent return home You receive compensation from 00.00 on the day after you travelled home.</p>
What compensation	<p>Expenses for accommodation and transport, excursions and events that have been paid and cannot be refunded.</p> <p>Compensation for motor holiday or motor home holiday Mileage allowance equivalent to that paid by the Danish state for business travel over 20,000 km per annum. The expenses are divided proportionately between the people in the vehicle.</p>	
<ul style="list-style-type: none"> • Own vehicle/motor home 	<p>The number of kilometres is calculated as kilometres driven via the shortest route from your address to your destination and back.</p>	
<ul style="list-style-type: none"> • Rented vehicle/motor home 	<p>Prepaid rental and the number of kilometres are calculated as the kilometres driven via the shortest route from the rental office to your destination and the place where the vehicle or motor home is returned.</p>	
<ul style="list-style-type: none"> • Company car 	<p>We do not pay a mileage allowance if free fuel is included as part of your contract with your employer.</p>	

Required documentation

The same documentation is required as is specified in sub-clause 11.1.1.

After your return home, you must also send us proof of travel as documentation of the duration of your trip and the original invoices for expenses for transport, accommodation, excursions, events and activities.

Expenses for accommodation are expenses for renting a hotel room, apartment, holiday home, villa, tent, caravan, motor home, pitch, pleasure craft and similar. If a meal is included as a fixed part of the expense, this is also covered.

11.2 Rescue

11.2.1 Compensation for Search and rescue, Evacuation and involuntary stay

Search and rescue	Evacuation and involuntary stay
<p>For up to 14 days: Up to DKK 140,908 (2016 index) per person, max. DKK 422,727 (2016 index) per event for all persons insured.</p> <p>Excess 10% of eligible costs, min. DKK 2,500 (not indexed)</p>	<p>Evacuation Necessary additional expenses for transport home to Denmark or to the nearest safe destination.</p> <p>Involuntary stay For up to 3 months:</p> <p>Expenses for subsistence: Up to DKK 1,129 (2016 index) per person per 24 hours or part thereof</p> <p>Expenses for accommodation and transport: Up to DKK 112,727 (2016 index) per person</p>

Expenses for accommodation are expenses for renting a hotel room, apartment, holiday home, villa, tent, caravan, motor home, pitch, pleasure craft and similar. If a meal is included as a fixed part of the expense, this is also covered.

By **transport expenses** we mean documented expenses. These may not exceed the expenses for scheduled economy class flights.

Required documentation

Search and rescue

You must send us documentation of the report to the local public authority.

Evacuation and involuntary stay

After your return home, you must send us the original invoices for your expenses.

11.2.2 Compensation for Trauma counselling

The insurance covers the following necessary expenses for:	
Psychological trauma counselling on site	For you and your co-insured travel companions.
Psychological treatment after your return home	Your share of the cost of psychological treatment prescribed by a doctor after your return home. Up to DKK 14,092 (2016 index) when treatment started at most 4 weeks after your return home. Treatment may take place when it has been agreed with us and when part of the cost is paid by public health insurance.
Trauma counselling by phone	Trauma counselling by phone for your spouse/cohabitant, children, parents or siblings who are either in Denmark or travelling with you.

Required documentation

Trauma counselling

After your return home, you must send us the original invoices for your expenses.

11.3 Compensation for delayed luggage

What compensation you can receive	
Delayed luggage	DKK 1,127 (2016 index) per 24 hours or part thereof per person to buy clothes and toiletries, max. DKK 4,400 (2014 index) per person per event. The maximum payment is DKK 10,373 (2016 index) in all for the persons insured per event.
Luggage that only contains a few objects per person	DKK 1,129 (2016 index) in total per person per delay to buy clothes and toiletries, regardless of how many people are sharing the contents of the luggage.
Delayed equipment (for example a pushchair or ski or golf equipment)	The cost of renting equivalent equipment while your own equipment is delayed.

Required documentation

After your return home, you must send us documentation of the delay from the transport company (P.I.R. - Property Irregularity Report), your air ticket, luggage receipt and documentation of when you got the luggage back, plus original receipts for your expenses for buying clothes and toiletries.

Luggage is objects that you take with you on your trip as checked-in luggage. Both objects that you have taken with you from home and objects that you have purchased and/or acquired on the trip are covered.

11.4 Compensation for Extended Annual Travel

(This optional cover only applies if stated in the insurance agreement).

11.4.1 Delayed travel

	Missed connection	Transport delay - after 6 hours
Transport	Necessary additional expenses for transport.	Necessary additional expenses for local transport between airport and hotel and back.
Hotel and subsistence	Necessary additional expenses.	Necessary additional expenses up to DKK 1,129 (2016 index) per 24 hours per person, max. total DKK 5,187 (2016 index) per person per delay.

By **transport expenses** we mean documented expenses. These may not exceed the expenses for scheduled economy class flights.

Expenses for hotel and subsistence are documented expenses. These may not exceed expenses for a medium-class hotel and standard subsistence, including beverages.

Required documentation

Missed connection

After your return home, you must send us the original invoices for your expenses and the original itinerary.

Transport delay

After your return home, you must send us the original invoices for your additional expenses, your original air ticket or proof of travel and original enclosures from the transport company stating the reason for the delay.

11.4.2 Holiday home

Holiday home cover – up to 60 days

Other holiday home

Up to DKK 703 (2016 index) per 24 hours for all persons insured, max. DKK 4,227 (2016 index) per week.

Subsistence:

Up to DKK 353 (2016 index) per 24 hours per person, max. DKK 2,115 (2016 index) per week.

Liability for damage to rented holiday home

The insurance covers:

Up to DKK 2 million (not indexed) per event.

The sum insured represents the maximum limit of our liability after a single event even if liability for damage is imposed on several people who are covered by one or more insurance agreements with us.

Interest and costs

Compensated in addition to the sum insured when the issue of damages is to be settled and when agreed with us.

Excess

DKK 1,500 (not indexed) per claim.

Expenses for subsistence means documented expenses for standard subsistence, including beverages.

Required documentation

Holiday home cover

After your return home, you must send us a list of your additional expenses accompanied by the original invoices and documentation of the damage and any compensation you have already received.

Liability for damage to rented holiday home

After your return home, you must send us a description of the course of events, the names and addresses of the claimant and witnesses, a statement of the documented claims and any police report.

11.4.3 Security and excess for rented vehicle, motorcycle or moped

Security

The insurance furnishes security of up to DKK 100,000 (not indexed) per dispute, which is a disagreement of a legal nature.

The security is an interest-free loan that is repaid to Tryg when it is released.

The security is an interest-free loan that you must immediately repay to us if the security is seized as a consequence of

- your non-payment of a fine or damages you have been ordered to pay
- your non-appearance at a court hearing
- you being otherwise liable for the seizure

Excess for rented vehicle, motorcycle or moped

Up to DKK 10,373 (2016 index) to cover the excess you have paid to the rental company in the event of eligible damage.

Required documentation

Security

After your return home, you must send us the original invoices for your expenses.

Excess for rented vehicle, motorcycle or moped

After your return home, you must send us documentation of your payment of excess in the form of a credit card statement or similar statement, original rental agreement, claim report and notice of claim.

11.5 Compensation for Accident

(This optional cover only applies if indicated in the insurance agreement).

	Sum insured	To whom is compensation paid?	Calculation of and payment of compensation
Permanent injury	DKK 450,909 per person (2016 index).	To you, if you are over 18, unless agreed otherwise. Compensation to children under 18 is paid to their parents.	Compensation is calculated as a percentage of the sum insured corresponding to the degree of permanent injury determined and is paid on the basis of the amount of insurance at the time of the accident.
Death	DKK 225,454 (2016 index). Children under 18 A sum of DKK 20,000 (not indexed) only is paid for funeral expenses.	To the next-of-kin in accordance with the rules in the Danish Insurance Contracts Act (<i>forsikringsaftaleloven</i>), unless we have been notified otherwise in writing or the insurance agreement contains an endorsement stipulating otherwise.	
Dental damage	Reasonable and necessary expenses for dental treatment after an accident. If the accident occurs before you turn 18, we cover the expenses for treatment that is carried out before you turn 25.		Compensation is reduced if the condition of the tooth/teeth, including all forms of prosthesis, was poor before the accident, for example as a consequence of illness, reconstruction, root canal treatment, wear, loss of grip, parodontosis or other disease in the teeth and the surrounding bones. Maximum compensation If neighbouring teeth are missing/are weakened, the maximum compensation payable corresponds to payment for treatment of a healthy tooth.
Assault	DKK 450,909 per person (2016 index).		Compensation corresponds to Danish case law.

Accident means a sudden event that causes personal injury.

Required documentation

Permanent injury

After your return home, you must send us a medical report.

Death

You must send the death certificate to us immediately after your return home. We are entitled to demand a post-mortem examination.

Dental damage

You must send us documentation of treatment/a report from the dentist at the holiday destination after your return home.

Assault

After your return home, you must send us documentation of your report to the nearest police authority at the holiday destination, a medical report and the names of any witnesses.

11.6 Compensation for Cancellation

(Only applies if stated in the insurance agreement).

What compensation you can receive	
Max. sum insured	DKK 78,707 (2016 index) for all the persons insured.
Cancellation of travel abroad	Expenses for accommodation and transport, excursions and events that have been paid and cannot be refunded.
Cancellation of travel in Denmark	Expenses for accommodation and transport that have been paid and cannot be refunded. Expenses for excursions and events are not covered, for example tickets for concerts, theatre performances, festivals, banquets and similar.

Expenses for accommodation are expenses for renting a hotel room, apartment, holiday home, villa, tent, caravan, motor home, pitch, pleasure craft and similar. Meals are also covered if they were paid for at the same time as the travel.

Required documentation

You must send us:

- original travel vouchers
- confirmation of cancellation of travel
- information on the amount refunded for the travel by the tour operator.

In addition, where relevant, you must send:

- a medical report, death certificate or police report
- documentation of the purpose of the trip, if you are cancelling a trip with a specific purpose
- a copy of the decree of divorce/separation. If you cease living with a cohabitant, you must send an extract from the national register
- documentation of termination of an employment contract and of any new employment contract.

11.7 Compensation for Luggage, Personal liability and Legal assistance

Applies after a total travel period abroad of 3 months when additional insurance has been taken out.

11.7.1 Luggage

Compensation for objects you take with you or have purchased or acquired on the trip.

What compensation you can receive and for which objects	
Sum insured	Max. DKK 50,000 (not indexed) per person insured for the entire travel period.
Compensation is paid for money, tickets, credit cards and other securities only in the event of fire, lightning strike, explosion, burglary, open theft or robbery	Up to the maximum sum insured. Cover only for burglary, open theft or robbery.
Gold, silver, jewellery, pearls and precious stones	Necessary expenses for repurchase, including expenses for transport and accommodation, max. DKK 5,000 (not indexed) per person insured.
Theft from a locked motor vehicle, caravan, pleasure craft or tent	Up to 50 % of the sum insured.
Electronic equipment and accessories (for example laptops, mobile phones and cameras)	Up to 50 % of the sum insured.
Films, videos, sound recordings, manuscripts, drawings, IT programs and similar	The price of the raw material or for printing copies from any negatives retained in the event of damage to private film, sound recordings, IT programs, electronic storage media, for example CDs, hard disks of any kind, memory sticks, sat nav and photos.

Burglary is theft from a properly locked building or properly locked premises. There must be clear signs of violent break-in.

Open theft is theft of your possessions while you are carrying them on you or when they are in close proximity to you. The theft must be committed in the open and without the use of force. It must be noticed by you or someone else while it is being committed.

Robbery is theft in which a person uses force or threatens to use immediate force.

How do we pay compensation?

The compensation must, as far as possible, place you in the same position as you were in before the loss.

We may settle your claim in one of the following ways:

Calculating compensation	
Repair	<p>We will pay the cost of repairing the damaged item to essentially the same condition it was in immediately before the damage.</p> <p>Repair costs may not exceed the value of the damaged item calculated in accordance with the rules on cash payment or replacement.</p>
Replacement	<p>We will procure or deliver items having a value, quality, performance, use and appearance essentially corresponding to the lost or damaged item.</p> <p>The make or brand of these items does not have to be the same.</p> <p>We will replace with new items if the damaged or stolen item was purchased new, was less than 2 years old when the loss occurred and was otherwise undamaged.</p> <p>If all the conditions for replacement with new items have not been met, we may provide used items.</p>
Cash payment	<p>Calculated as:</p> <p>Replacement value</p> <p>We pay compensation in cash corresponding to the price we have to pay for the item at the supplier we have indicated if the damaged or stolen item was purchased new, was less than 2 years old when the loss occurred and was otherwise undamaged.</p> <p>Current cost</p> <p>If all the conditions for paying the replacement value have not been met, the compensation will be calculated based on current value. The current value is calculated as the market price of a similar new item less depreciation due to age, use, changes in fashion, reduced usability or other circumstances. In this situation, account will not be taken of the utility value of the item.</p>
Items purchased abroad	<p>We pay no more than the purchase price abroad at the time of the loss.</p> <p>If the item is replaced, any customs duties and taxes charged will also be paid.</p>

Required documentation

Required documentation

You must be able to document or prove that you have suffered a loss covered by the insurance. You must also be able to document the time of purchase and price of the items.

Documentation will usually take the form of receipts or contracts of sale. Photos may be used to prove the claim.

If you are not able to document or prove your claim, we may refuse to pay compensation or assess the compensation based on an estimate. For this reason, you should keep your receipts for at least five years.

Private purchases

If the items were purchased privately, you must obtain a dated statement showing what was purchased and the price. The statement must contain the names and addresses of the buyer and the seller.

Business purchases

Compensation is paid only if you send a conversion or auditor's statement to us showing that the items have been converted to private use.

Fire, lightning strike, explosion and water damage

You must send us documentation of the report to the police or rescue service.

Water damage is damage that occurs as a consequence of flooding, cloudburst or similar event or the sudden outflow of water, oil, refrigerant or similar from installations, aquaria or other tanks of 20 litres or more.

Where damage has occurred in a rented holiday home, see sub-clause 7.3, water damage also means damage as a result of frost burst in inadequately heated premises, filling and draining of oil tanks or other containers, rise of groundwater or sewage, liquid from downpipes or gutters, building work and repair work.

Theft

You must send us documentation that the theft has been reported to the local police authority.

Damaged luggage

You must send us documentation that the damage has been reported to the transport company if the damage occurred during transportation.

Luggage is possessions that you take with you on your trip as hand luggage or checked-in luggage. Possessions that you take with you from home or have purchased and/or acquired on your trip are covered.

11.7.2 Compensation for Personal liability and Legal assistance

Personal liability	Legal assistance
<p>Sum insured: Property damage Up to DKK 2 million Personal injury Up to DKK 10 million</p> <p>The sums are not indexed and represent the maximum limit of our liability for a single insurance event even if liability is imposed on several people who are covered by one or more policies with us.</p>	<p>Sum insured: Up to DKK 200,000 The amount is not indexed.</p>
<p>Interest and costs: Paid in connection with settlement of the question of liability when accepted by us.</p>	<p>Excess: 10% of eligible costs, min. DKK 2,500 The amount is not indexed.</p>
<p>The claim for damages is assessed under the existing law in the country in which the loss occurs.</p>	

Required documentation

Personal liability

After your return home, you must send us a description of the course of events, the names and addresses of witnesses and the claimant, a statement of the documented claims by the claimant and any police report.

Legal assistance

A claim under legal assistance insurance is made by the lawyer who has taken on the case. The lawyer subsequently reports the insurance event to Tryg.

12. General terms

Insurance period

The insurance period runs for one year at a time, unless otherwise stated in the policy.

It will automatically be renewed by one year, unless it is terminated beforehand.

Payment

The insurance premium is payable once or several times a year. The insurance agreement (policy) shows which options you have chosen.

In addition to the premium, we will charge public taxes and duties such as general insurance duty.

The insurance premium is to be paid via the payment service provider Betalingsservice. You will be charged a collection fee to cover our costs of collection and payment. We will send the bill to the billing address provided by you.

If the premium is not paid on time, you will receive a reminder. If the premium has not been paid within 21 days of the first reminder, the insurance will lapse.

If we send a reminder, we are entitled to charge a handling fee, default interest and any other fees corresponding to our expenses, for example for printing documents and other services.

Fees

We are entitled to charge fees for the full or partial coverage of the costs of e.g. invoices, reminders, debt collection, payments, printing and processing of documents, surveys, inspections, transactions and services in connection with insurance and claims handling etc.

We can change existing fees or introduce new fees, when justified by:

- Cost reasons – if, for instance, we digitise more of our processes or services, or introduce more self-service solutions.
- Commercial reasons – for example to utilise our resources or capacity in a more expedient manner, or to change the general fee structure.
- Market reasons – for example if the basis for the fee has changed, or if we see a change in customer behaviour.

Changes to existing fees are effected via publication on our website with one month's notice to expire on the first day of a month. Significant changes to existing fees will, however, be notified individually with one month's notice to expire on the first day of a month.

Introduction of new fees will be notified individually with one month's notice to expire on the first day of a month.

We can reduce the fees without notice.

You can always see the applicable fees at www.tryg.dk or receive information about them by contacting us.

Handling of your personal data

At www.tryg.dk/personoplysninger (in Danish), you can read more about how we handle your personal data.

Here you can find information about:

- the purpose for which we handle data about you,
- where the data are registered, and
- to whom the data might be disclosed.

You are always welcome to contact us if you want to know more.

Change of address and other changes

The right to compensation may be reduced if you do not notify us of certain changes. For this reason, it is important that you notify us if:

- the number of people at your address changes
- you change address
- changes are made to your billing address
- other changes of relevance to the agreed terms are made

Indexation

The insurance premium is indexed and specified in the insurance agreement (policy). Sums insured are indexed. Excesses, liability compensation and legal assistance are not indexed.

Indexation follows the wage index for the private sector published by Statistics Denmark. If this index ceases to be published, or if the basis of the index is changed, we will be entitled to use a similar index from Statistics Denmark.

Indexation is performed once a year from 1 January. The premium is indexed once a year on the first date of payment in the calendar year. Indexation is based on the index for the first quarter in the preceding year.

Amendment of terms and conditions and premium changes

We notify significant changes to the terms and conditions and/or the premium no later than 30 days before the end of the insurance period.

When you pay the premium for a new period, you also accept the changes, and the insurance continues with the amended terms and conditions and/or premium.

Indexation is not considered to constitute a change of the premium.

Option to terminate

You and we are entitled to terminate the insurance in writing no later than one month before the expiry of the insurance period.

You may choose to terminate the insurance giving only 30 days' notice to expire at the end of a calendar month against payment of a fee. If you give notice to terminate the insurance during the first year, we charge an additional fee.

Both you and we are entitled, after each claim reported, to give 14 days' notice to terminate the insurance for up to 14 days after compensation has been paid or the claim has been rejected.

The optional cover Extended Annual Travel, Accident and Cancellation lapses at the time at which the Annual Travel insurance is terminated. However, the optional cover may be terminated independently of the Annual Travel insurance.

Stricter terms and conditions

Instead of terminating the insurance, we may choose to add stricter terms and conditions to your insurance if we identify special risks when processing a claim. Special risks may be the fact that many claims have been submitted. Such stricter terms and conditions may be a compulsory excess or a change to an existing excess, a premium increase or restriction of cover.

You must be notified of any stricter terms and conditions for your insurance in writing. You must receive 14 days' notice in the period from when you reported the claim to no later than 14 days after payment of compensation or rejection of the claim.

If you do not accept the insurance with stricter terms and conditions, you must give notice to terminate it no later than 14 days before the stricter terms and conditions will take effect.

General exclusions

The insurance does not cover expenses for legal assistance and other advice.

The insurance does not cover any loss, regardless of your state of mind or mental capacity, due directly or indirectly to:

- deliberate, criminal or grossly negligent acts or omissions
- participation in fights, self-induced intoxication, self-induced influence of narcotics and other intoxicants or attempted suicide.

Nor does the insurance cover any loss due directly or indirectly to:

- travel to a country in which there is war, warlike situations, violation of neutrality, civil war, riot or civil unrest.
If one of these situations suddenly arises after the insured has entered the country, the insured may remain there for up to 30 days after the outbreak of the conflict. However, the insurance is subject to the insured not participating in the actions in person
- confiscation, nationalisation or revolution
- nuclear reactions and radioactive decay, regardless of whether the loss occurs in times of war or peace.
However, the insurance does cover any loss that is due to or occurs in connection with nuclear reactions that are used for standard industrial, medical or scientific purposes
- strike or lockout
- seizure, confiscation or other measure by a public authority

Complaints procedure

If you do not accept our decision, you must contact the department that has dealt with your case. If you still disagree, you may contact our Quality Department, which is responsible for complaints:

Tryg
Klausdalsbrovej 601
DK-2750 Ballerup
Email: kvalitet@tryg.dk

If you are not satisfied with the result of having contacted our Quality Department, you may complain to:

The Insurance Complaints Board
Anker Heegaards Gade 2
DK-1572 Copenhagen V
Tel. +45 33 15 89 00 between the hours of 10 am and 1 pm
www.ankeforsikring.dk

A small fee will be charged for submitting complaints to the Insurance Complaints Board. You must submit your complaint on a special form which may be obtained from our Quality Department or from the Insurance Complaints Board.

13. Right of withdrawal

Only applies to private consumer policies

You have a right to withdraw from your purchase of private insurance, but this depends on two different situations:

- You met with our agent when you purchased your insurance
- You did not meet our agent in person when you purchased your insurance (distance sale)

Sections 34e and 34i of the Insurance Agreements Act contain more information on your right of withdrawal.

Withdrawal period

The withdrawal period is always 14 days. The starting point of this period depends on how the agreement was made, see Items 1-2.

1. If you met with our agent when you purchased your insurance, the withdrawal period starts on the latest of the following days:
 - a On the day when you were notified that you purchased the insurance
 - b On the day when you received clear written information on your right of withdrawal.
2. In the case of a distance sale, the withdrawal period starts on the latest of the following days:
 - a On the day when you were notified that you purchased the insurance
 - b On the day when you received the information that we are obliged to send you by letter or email.

The 14-day withdrawal period is determined as follows:

If, for example, you buy your insurance on Monday the 1st, but you do not receive the information until Wednesday the 3rd, the withdrawal period will expire on Wednesday the 17th.

If the withdrawal period expires on a public holiday, a Saturday, Sunday, Constitution Day (5 June), 24 December or 31 December, it will not expire until the following weekday.

How to withdraw from your purchase

You must notify us that you wish to withdraw from your purchase before the withdrawal period expires. You may inform us of this either by letter or by email. If you would like documentation showing that you sent your notice before the expiry of the withdrawal period, send your notice by registered letter and retain the receipt.

Please send your notice of withdrawal to:

Tryg
Klausdalsbrovej 601
DK-2750 Ballerup

Email: tryg@tryg.dk

What happens if you withdraw

If you withdraw from your purchase, the purchase will be cancelled and you will not be charged for the insurance. However, this means that if a claim occurs in the period from when you purchased your insurance and when you withdraw, this claim will not be covered by the insurance.

If you purchased the insurance through a distance sale, you may cancel the purchase if you have not received additional relevant information from us. The purchase will be cancelled from when you submit a notice of cancellation. However, please note that you must pay for your insurance until you cancel the purchase, except for the first 14 days which are included in the general right of withdrawal. We calculate the price based on the time you have been insured and according to the insurance purchase agreement originally concluded.