DIS – Study abroad in Scandinavia

Insurance Product Information Document

Company:
The insurance provider for this insurance is ERGO Forsikring A/S (ERGO Forsikring).
CVR No. 62940514.
The provider is under supervision of the Danish Financial Supervisory Authority.

Product:
Travel Insurance
Conditions No. 116
Valid from 1. June 2024

This document provides a summary of the key information relating to this insurance product. Complete pre-contractual information can be found in the terms and conditions of the insurance and is available by contacting DIS Copenhagen. Complete contractual information on this product is provided in the terms and conditions in combination with the insurance policy.

What is this type of insurance?

The insurance product is a travel insurance available for participants of the DIS Study Abroad Program in Denmark. The insurance applies to the foreign students accepted by DIS Copenhagen to participate as incoming exchange students to Denmark.

What is insured?

- ✓ Medical expenses (unlimited).
- ✓ Psychologist in Denmark (DKK 31,500).
- ✓ Repatriation (unlimited).
- ✓ Search and rescue (DKK 250,000).
- ✓ Evacuation and crisis counselling in case of (unlimited):
- - Natural disasters.
- - Acts of terrorism.
- - Life threatening epidemics.
- - Political unrest.
- - War and war-like conditions.
- ✓ Summoning and Escort (unlimited).
- ✓ Curtailment (DKK 40,000).
- ✓ Personal Accident/Assault:
- - Permanent disability (DKK 500,000).
- - Loss of life (DKK 250,000).
- ✓ Personal liability:
- - Property damage (DKK 5,000,000).
- - Bodily injury (DKK 10,000,000).
- - Legal aid (DKK 100,000).
- ✓ Contents of Dwelling (DKK 250,000).
- ✓ Baggage (DKK 5,000).

What is not insured?

- ✗ Medical expenses covered by the National Health Insurance Scheme in Denmark.
- ✗ Dental treatment.
- ✗ Medication not prescribed by a physician.
- ✗ Claims brought about deliberately (your intentional or gross negligence).
- ✗ Treatment as a result of suicide or attempted suicide.
- ✗ Participation in scientific expeditions.
- ✗ Professional sport.

Are there any restrictions on cover?

- ! Medical expenses:
- - Treatment of a chronical medical condition prior to departure max up to DKK 63,000.
- - Treatment if ERGO Forsikring assesses that treatment can await your arrival back home.
- - Treatment by psychologist up to max DKK 31,500.
- - Pregnancy and childbirth after week 36 of the pregnancy.
- ! Personal accident:
- - Permanent disability as a consequence of illness
- - Loss of life if the cause is unknown
- ! Luggage:
- - Theft of items not effectively supervised/left unattended.
- - Damage caused by wear and tear.
- ! The personal liability insurance does not cover incidents incurred while working.

Where am I covered?

- ✓ The insurance provides cover during your stay in Denmark and worldwide for trips while enrolled in DIS' program in Denmark. However, the insurance does not apply in areas listed on ERGO Forsikring's war zone list. Read more here.

What are my obligations?

- In case of emergency you must contact ERGO Alarm.
- You must save receipts, medical certificates and other evidence documenting your claim. Your claim must be sent to ERGO Forsikring as soon as possible.
- To be entitled to full compensation, you must meet the requirements and regulations set out in the insurance terms and conditions.

When and how do I pay?

The insurance premium is paid to DIS as part of the Study Abroad in Scandinavia Program. The insurance must be paid for before departure from your home country in order to be valid during your stay in Denmark.

When does the cover start and end?

For you as a participant of DIS' program the insurance provides cover from the time you arrive in Denmark and until you depart to back home. The validity of your insurance is stated in your insurance policy.

How do I cancel the contract?

The insurance can only be terminated in writing by DIS or by ERGO Forsikring.