

DIS - Study abroad in Scandinavia

Terms and conditions 116, 7th edition

In compliance with the Danish Insurance Contracts Act

Valid from January 1, 2018

Table of contents

Contact	3	Terrorism	9
		Sum insured	9
Introduction	4	What claims are covered	9
Who can be insured	4	What expenses does the policy cover	9
Where the insurance applies	4	Special provisions	9
When the insurance applies	4	Limitations / Exclusions	9
DIS students in Denmark	4	Documentation in the event of a claim	9
DIS students in Sweden	4		
Which sections are covered by the policy	4	War and warlike conditions	10
		Sum insured	10
Medical expenses / Repatriation	5	What claims are covered	10
Sum insured	5	Limitations / Exclusions	10
What expenses does the policy cover	5	Documentation in the event of a claim	10
What claims are covered	5		
Limitations / Exclusions	6	Life threatening epidemics	11
Documentation in the event of a claim	6	Sum insured	11
		What claims are covered	11
Search and Rescue	7	What expenses does the policy cover	11
Sum insured	7	Limitations / Exclusions m	11
What claims are covered	7	Documentation in the event of a claim	11
What expenses does the policy cover	7		
Special provisions	7	Political unrest	12
Limitations / Exclusions	7	Sum insured	12
In the event of a claim	7	What claims are covered	12
		What expenses does the policy cover	12
Natural disasters	8	Limitations / Exclusions	12
Sum insured	8	Documentation in the event of a claim	12
What claims are covered	8		
What expenses does the policy cover	8	Escort / Summoning	13
Special provisions	8	Sum insured	13
Limitations / Exclusions	8	Whose expenses are covered	13
Documentation in the event of a claim	8	What claims are covered	13
		What expenses does the policy cover	13
		Documentation in the event of a claim	13

Table of contents

Curtailment	14	Baggage	22
Sum insured	14	Sum insured	22
Whose expenses are covered	14	Items covered	22
What claims are covered	14	Items not covered	22
Limitations / Exclusions	14	Claims covered and sums insured	22
Documentation in the event of a claim	14	Special provision on cover for equipment	22
		Limitations / Exclusions	22
Personal Accident - bodily injury	15	Documentation in the event of a claim	22
Sum insured	15	Assessment of compensation	23
Who is covered	15	Documentation in the event of a claim	23
What claims are covered	15		
What expenses does the policy cover	15	General Terms	24
Compensation for permanent disability	15	Definitions	25
Limitations / Exclusions	15		
Arbitration	15		
Documentation in the event of a claim	15		
Personal Accident - loss of life	17		
Sum insured	17		
What claims are covered	17		
What compensation is covered	17		
Who receives the compensation	17		
Documentation in the event of a claim	17		
Personal liability	18		
Sum insured	18		
Whose expenses are covered	18		
What claims are covered	18		
What expenses are covered	18		
Limitations / Exclusions	18		
Documentation in the event of a claim	18		
Legal Aid	19		
Sum insured	19		
Scope of cover	19		
Excess / deductible	19		
Limitations / Exclusions	19		
Documentation in the event of a claim	19		
Contents of dwelling	20		
Sum insured	20		
Scope of cover	20		
Ordinary private contents	20		
Special private contents	20		
Limitations / exclusions	20		
Where does the policy provide cover	20		
What loss/ damage is covered	20		
Assessment of compensation	20		
Documentation in the event of a claim	20		

Contact

	Opening hours	Contact
<p>Have you been injured? If you require emergency assistance you can contact our Emergency Centre at any time of the day or night.</p>	<p>Emergency Centre (Emergency assistance) Round the clock, all year round.</p>	<p>www.erv.dk  +45 70 10 90 30  erv-alarm@euro-center.dk</p>
<p>If your injury is non-urgent, please contact our Claims Department.</p>	<p>Claims Department (non-urgent assistance) You can report your claim via www.erv.dk or by calling us.</p>	<p>www.erv.dk  +45 33 25 25 25  erhverv-skade@erv.dk</p>

Introduction

DIS Students in Denmark and the Danish Health Insurance Scheme

For students who stay in Denmark under the DIS' program, the coverage 'Medical Expenses/Repatriation' covers medical expenses up until the Insured receives the Yellow Health Insurance Card. After this period the student is covered by the Danish Health Insurance Scheme.

The coverage Repatriation is taken out for the entire itinerary.

Prescription medicine prescribed by a physician is covered the entire itinerary.

Medical Expenses/Repatriation outside of Denmark is covered the entire itinerary.

Mental health and pre-existing conditions are covered the entire itinerary according to Chapter 1.

In case of *repatriation* the Insured will be repatriated to the *home country or country of residence*.

DIS Students in Sweden

For students who stay in Sweden under the DIS' program, 'Medical Expenses/Repatriation' is covered by the entire itinerary.

The coverage Repatriation is taken out for the entire itinerary.

Prescription medicine prescribed by a physician is covered by the entire itinerary.

Medical Expenses/Repatriation outside of Sweden is covered by the entire itinerary.

Mental health and pre-existing conditions are covered by the entire itinerary according to Chapter 1.

In case of *repatriation* the Insured will be repatriated to the *home country or country of residence*.

A Who can be insured

The policy covers all foreign students and interns under the DIS' program.

B Where the insurance applies

The policy provides cover for stays in *the country of residence*, and worldwide coverage, except trips to war zones.

C When the insurance applies

The policy provides cover when the students arrive to Denmark or Sweden as a part of DIS' program.

The policy is valid from the date specified in the policy as the date on which the policy comes into force for the insured person.

D Which sections are covered by the policy?

If a claims expense item is not included in the description of the cover (under What expenses does the policy cover), this means that the expense item is not covered by your policy.

1. Medical Expenses/Repatriation

1.0 Sum insured

Unlimited.

1.1 Whose expenses does the policy cover

The policy covers expenses incurred by the Insured.

1.2 What claims are covered

The policy covers claims arising from *illness* or injury.

1.3 What expenses does the policy cover

Especially for DIS Students in Denmark:

Treatment and prescribed medication for pre-existing conditions and chronic illnesses are covered up to a maximum of DKK 63,000 during the entire stay in Denmark and during travels outside of Denmark.

Especially for DIS Students in Sweden:

Treatment and prescribed medication for pre-existing conditions and chronic diseases incl. prescribed medication are covered up to a maximum of SEK 78,750 during the entire stay in Sweden and during travels outside of Sweden.

Psychological treatment:

Maximum sum DKK 31,500/SEK 40,000. It is a prerequisite that the student has been referred to a psychologist or psychiatrist by the DIS Care Team. The DIS Care Team can without Europæiske ERV's acceptance approve an external psychologist or psychiatrist for up to two sessions per semester.

If a student referred by the DIS Care Team requires further sessions or in the case that the student is not referred by the DIS Care Team, the student must submit a medical report from the treating psychologist or psychiatrist indicating that the care is necessary. This documentation will be reviewed by the Europæiske ERV medical unit for approval of coverage.

Pre-existing conditions are covered up to the above-mentioned sum.

Crisis psychologist:

Sum insured: Unlimited. If the insured has been exposed to rape, assault, serious accident, robbery or similar traumatic experiences The expenses have to be pre-approved by Europæiske ERV.

Besides the above the policy covers *usual, reasonable and necessary expenses of:*

a) Treatment by a physician (the attending physician)

duly authorised in the country in which you receive treatment.

b) **Hospitalisation in a semi-private ward**, unless otherwise agreed with Europæiske ERV or prescribed by Europæiske ERV's medical unit.

c) **Childbirth** until 4 weeks before the expected date of delivery and treatment of the premature child/children and treatment of *acute illness* by an unborn child (or by unborn children) up to 4 weeks prior to the expected date of birth. Such expenses are to be covered by the mother's policy. The expenses of treatment of the unborn or prematurely born child are to be covered under this section of the policy (i.e. 1.).

d) **Medicine** prescribed by the attending physician or Europæiske ERV's medical unit during the entire itinerary.

e) **10 consultations/sessions** for treatment by a physiotherapist, chiropractor, acupuncturist or reflexologist up to a maximum of DKK 15,000/SEK 18,500.

f) **Local transport by taxi** or – if ordered by a physician – ambulance to and from the hospital, the attending physician, dentist, physiotherapist, chiropractor, acupuncturist, reflexologist, pharmacy or airport. Both transportation and means of transportation must be prescribed by treating physician or Europæiske ERV's medical unit.

g) **Patient transport**, in cases in which local medical treatment facilities are inadequate, to the nearest suitable place of treatment. It is a condition for coverage, that Europæiske ERV's medical unit – having contacted the attending physician – deems that such patient-transport is necessary and justifiable.

h) **Repatriation to your domicile/hospital** in the *country of residence or home country*. It is a condition for coverage, that Europæiske ERV's medical unit – having contacted the attending physician – deems that such *repatriation* is necessary and justifiable. Europæiske ERV decides – following a medical assessment of your condition – whether you are to be repatriated by ambulance, by ordinary means of transportation, air-ambulance or the like.

i) **In the event of loss of life** either *repatriation* of the remains of the deceased to an undertaker (mortician) or crematorium, including the costs of any provisions required by law, e.g. embalming and zinc-lined coffin, or

j) **The expenses of cremation and/or burial** at the location at which death occurred, in accordance with the wishes of your bereaved. In such cases, however, the policy covers expenses only up to an amount corresponding to the costs of *repatriation* of the remains of the deceased.

1.4 Limitations / Exclusions

The policy does not cover any expenses incurred in connection with:

a) Treatment of chronic or existing illness, if you:

- Have failed to consult a physician or refused or discontinued treatment for the ailment, irrespective of whether you must have known or assumed that the ailment required treatment or that your condition had essentially deteriorated.
- A physician has discontinued your treatment or refused to treat your condition
- Have been selected for, referred to or entered on a waiting list for assessment/treatment,

b) Treatment or hospitalisation following your return to the *home country*.

c) Stays at convalescence or health resorts.

d) Treatment and hospitalisation, in cases in which Europæiske ERV's medical unit has decided that treatment can be postponed until your return to the home country.

e) Continued treatment and hospitalisation, if you refuse to be repatriated, when Europæiske ERV's medical unit has decided that such *repatriation* is justifiable.

f) Incurred as a consequence of *repatriation* having been arranged by you, to the extent that such expenses would not have been incurred if Europæiske ERV had arranged the *repatriation*.

g) Travel costs incurred as a consequence of your fear of infection.

h) Your failure to comply with the instructions issued by the attending physician and/or Europæiske ERV's medical unit.

i) Compensation for, replacement of, or repairs to prostheses, eye-glasses, contact lenses, hearing aids or other facilities.

j) Ordinary and/or planned controls and examinations related to a non-complicated pregnancy or childbirth.

k) Medical treatment that is not approved by the local health authorities.

l) Complementary treatments, including herbal medicine, homeopathy, kinesiology or the like.

m) Speech therapy.

n) experimental/palliative treatments that are not offered by the local health authorities.

1.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that:

a) You procure, from the attending physician at the location/destination at which the illness/injury is sustained, a medical certificate stating the diagnosis, and that upon request you grant Europæiske ERV's medical unit access to all relevant medical records, including information on previous ailments.

b) Insofar as you yourself have incurred expenses in connection with illness or injury, you send a claims form to Europæiske ERV, duly filled in, along with original receipts for expenses for which compensation is claimed.

2. Search and Rescue

2.0 Sum insured

DKK 250,000/SEK 312,500 per Insured, but with a limit of DKK 500,000/SEK 625,000 per *claim event*.

2.1 What claims are covered

Search:

The insurance provides cover if:

- The Insured has been reported missing with the police or another public authority for at least 24 hours,
- The Insured has been seen within 120 hours (5 days),
- The local authorities require a payment or a guarantee of a payment before a search can be initiated.

All criteria under section 2.1.1 must be fulfilled.

Rescue:

The insurance covers in cases where:

- A rescue mission is initiated,
- The Insured's whereabouts has been established,
- The local authorities require a payment or a guarantee of a payment before a rescue mission is initiated.

All criteria under section 2.1.2 must be fulfilled

2.2 What Expenses does the Policy cover

Search:

The insurance covers *usual, reasonable and necessary expenses* towards a search for the Insured in up to 14 days and within a range of 50 kilometres from the location where the Insured was last seen.

Rescue:

The insurance covers *usual, reasonable and necessary expenses* towards rescue/collection of the Insured.

2.3 Special Provisions

a) *Usual, reasonable and necessary expenses* under this cover are defined as expenses towards professional assistance, including divers and police, searches involving dogs, helicopter or similar assistance.

b) Expenses towards transport and accommodation for relatives are only covered if their participation is necessary and contributes to the search, rescue or collection.

c) Cover applies only insofar as the missing person is insured with Europæiske ERV. If several people are missing as a group, the expenses will be shared equally among the missing.

d) A situation where the Insured has failed to inform his/her family of his/her whereabouts or is travelling from place to place and the family wishes to get in contact with the Insured is not considered a search - regardless

of why such contact is desired.

e) All claims under this item have a deductible of 10% - but no less than DKK 2,500/SEK 3,100 per claim.

2.4 Limitations/Exclusions

The policy does not cover the following expenses:

a) Search and rescue in case of *kidnapping* or high jacking.

b) Which have not been approved by Europæiske ERV beforehand.

c) Search and rescue in case the authorities cover such expenses for uninsured persons.

d) Payment to organizations/authorities which would normally work with SAR on a voluntary/free basis.

e) Search and rescue north of the 75th latitude or on the South Pole.

f) Search and rescue operations caused by gross negligence on the part of the Insured.

g) Search and rescue when the Insured has a pre-existing mental condition which is assumed to be the reason he/she is missing.

h) Search and rescue when the Insured has been given a terminal diagnosis.

i) Search and rescue of people who go missing while undertaking *professional sport* or participate in a scientific expedition.

2.5 In the event of a claim

In case of a claim - Europæiske ERV cooperates with *the Danish Ministry of Foreign Affairs*.

If one or more search or rescue mission(s) are to be initiated on request, Europæiske ERV must be contacted. Europæiske ERV cooperates with *The Danish Ministry of Foreign Affairs* and its international network when it is assessed that it would be beneficial for the rescue mission.

It is a condition for Europæiske ERV's compensation liability that the Insured:

a) Gives Europæiske ERV access to all information which can shed light on the matter.

b) Sends a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.

3. Natural Disasters

3.0 Sum insured

Unlimited.

3.1 What claims are covered

The insurance covers in the event of *major natural disasters*.

3.2 What expenses does the policy cover

The insurance covers *usual, reasonable and necessary expenses* towards:

a) Evacuation and/or extra expenses for journey home to the country of residence when *the Danish Ministry of Foreign Affairs* or the local authorities advise against all travels to the affected area or demand an *evacuation* as a consequence of the natural disaster. The transport must be carried out at the first possible occasion.

b) Loss of or damage to any luggage that the Insured has left behind as a consequence of an approved evacuation or journey home. It is a requirement that the Insured holds the cover Baggage.

c) Psychological crisis treatment in the event of *major natural disasters* if Europæiske ERV's medical unit assesses that crisis treatment is required.

d) Treatment by a psychologist in *the country of residence* after referral from the Insured's own physician if the Insured has experienced a *natural disaster* when travelling. Maximum amount DKK 10,000/SEK 12,500.

e) Professional phone crisis management for the insured's relatives if several of the Insured have experienced a *natural disaster*. If Europæiske ERV's medical unit assesses that face-to-face crisis intervention is required in connection with reception of the Insured, *usual, reasonable and necessary expenses* towards transport of the relatives are covered.

f) Extra accommodation and meals from the point in time when a *natural disaster* makes the planned journey home impossible and until it is possible to travel home with up to DKK 2,000/SEK 2,500 per day.

g) Purchase of clothes up to 5,000 DKK/SEK 6,200 per person if the Insured has been evacuated without luggage.

3.3 Special provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by a *natural disaster*.

3.4 Limitations/Exclusions

The insurance does not cover:

a) If the Insured travels to or stays in the area if *the Danish Ministry of Foreign Affairs* has advised against travelling to the area or recommend *journey home/evacuation* as a consequence of a *natural disaster*.

b) Expenses towards treatment by a psychologist abroad who is not a part of Europæiske ERV's crisis management set-up.

3.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that:

a) Europæiske ERV is contacted before the *evacuation/ journey home*.

b) The Insured sends a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.

c) The Insured gives Europæiske ERV all information and documents which shed light on the matter.

4. Terrorism

4.0 Sum insured

Unlimited.

4.1 What claims are covered

The insurance covers in case of *acts of terrorism*.

4.2 What expenses does the policy cover

The insurance covers *usual, reasonable and necessary expenses* towards:

a) Evacuation and/or extra expenses for *journey home* to the *country of residence* when *the Danish Ministry of Foreign Affairs* advises against all travels to the affected area. The transport must be carried out at the first possible occasion.

b) Transport, maximum economy class, if the Insured is affected by an act of terrorism within a radius of 50 kilometres from the location of the Insured. It is a condition for coverage that the disruption of the journey takes place within 48 hours after the *act of terrorism*.

c) Loss of or damage to any luggage that the Insured has left behind as a consequence of an approved *evacuation* or *repatriation*. It is a requirement that the Insured holds the cover Baggage.

d) Psychological crisis treatment in the event of major acts of terrorism if Europæiske ERV's medical unit assesses that crisis treatment is required.

e) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced an act of terrorism when travelling. Maximum amount DKK 10,000/SEK 12,500.

f) Professional phone crisis management for the Insured's relatives if several of the insured have experienced an *act of terrorism*. If Europæiske ERV's medical unit assesses that face-to-face crisis intervention is required in connection with reception of the Insured, *usual, reasonable and necessary expenses* towards transport of the relatives are covered.

g) Extra accommodation and meals from the point in time when an *act of terrorism* makes the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000/SEK 2,500 a day.

h) Purchase of clothes up to DKK 5,000/SEK 6,200 per person if the Insured has been evacuated without luggage.

4.3 Special Provision

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by an *act of terrorism*.

4.4 Limitations / Exclusions

The insurance does not cover:

a) If the Insured travels to or stays in the area if *the Danish Ministry of Foreign Affairs* has advised against travelling to the area or recommends *journey home/evacuation* from the area as a consequence of an *act of terrorism*.

b) In case of travel to/stay in an area after the area has been classified as a *war zone* on Europæiske ERV's war and risk list is available at www.vip-online.com and www.bti.dk.

c) In case of *active participation in war*, rebellion or the like.

d) Expenses towards treatment by a psychologist abroad who is not a part of Europæiske ERV's crisis management set-up.

4.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that:

a) Europæiske ERV is contacted before the *evacuation/journey home*.

b) The Insured sends a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.

c) The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

5. War and Warlike conditions

5.0 Sum insured

Unlimited.

5.1 What claims are covered

The insurance covers in case of war and warlike conditions.

5.2 What expenses does the policy cover

The insurance covers *usual, reasonable and necessary expenses* towards:

a) Evacuation and/or extra expenses for journey home to the *country of residence* when the *Danish Ministry of Foreign Affairs* advise against all travels to the affected area if a war or warlike conditions arise after the Insured has travelled to the area or the area is defined as a *war zone* on Europæiske ERV's War and Risk List while the Insured is in the area. The transport must take place at the first possible opportunity.

b) Loss of or damage to any luggage that the Insured has left behind as a consequence of an approved *evacuation or journey home*. It is a requirement that the Insured holds the cover Baggage.

c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has experienced war or warlike conditions when travelling. Maximum amount DKK 10,00/SEK 12,500.

d) Professional phone-based psychological crisis management for the Insured's relatives if several of the insured have experienced war or warlike conditions. If Europæiske ERV's medical unit assesses that face-to-face crisis intervention is required in connection with reception of the Insured, *usual, reasonable and necessary expenses* towards transport of the relatives are covered.

e) Extra accommodation and meals from the point in time when war and warlike conditions make the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000/SEK 2,500 a day.

f) Purchase of clothes up to DKK 5,000/SEK 6,200 per person if the Insured has been evacuated without luggage.

5.3 Special Provisions

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by war or warlike conditions.

5.4 Limitations / Exclusions

The insurance does not cover:

- a) If the Insured travels to or stays in the area after the *Danish Ministry of Foreign Affairs* has advised against travelling to the area or recommends *journey home/evacuation* from the area as a consequence of war or warlike conditions.
- b) In case of travels to/stays in an area after the area has been classified as a *war zone* on Europæiske ERV's War and Risk List. Europæiske ERV's War and Risk List is available at www.vip-online.com and www.bti.dk.
- c) In case of *active participation in war*, rebellion or the like.
- d) Expenses towards psychological treatment abroad.

5.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that:

- a) Europæiske ERV is contacted before the *evacuation/ journey home*.
- b) The Insured sends a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.
- c) The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

6. Life threatening epidemics

6.0 Sum insured

Unlimited.

6.1 What claims are covered

The insurance covers in case of life-threatening *epidemics*.

6.2 What expenses does the policy cover

The insurance covers *usual, reasonable and necessary expenses* towards:

a) Evacuation and/or extra expenses for *journey home* to the *country of residence* when Statens Seruminstitut or *the Danish Ministry of Foreign Affairs* advises against all travels to the affected area as a consequence of a life-threatening *epidemic*. The transport must take place at the first possible opportunity.

b) Loss of or damage to any luggage that the Insured has left behind as a consequence of an approved *evacuation or journey home*. It is a requirement that the Insured holds the cover Baggage.

c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to a life-threatening *epidemic* when travelling. Maximum amount DKK 10,000/SEK 12,500.

d) Professional phone-based psychological crisis management for the Insured's relatives if several of the insured have been exposed to a life-threatening *epidemic*. If Europæiske ERV's medical unit assesses that face-to-face crisis intervention is required in connection with reception of the Insured, *usual, reasonable and necessary expenses* towards transport of the relatives are covered.

e) Extra accommodation and meals from the point in time when a life-threatening *epidemic* makes the planned journey home impossible and until it is possible to travel home with up to DKK 2,000/SEK 2,500 a day.

f) Purchase of clothes up to DKK 5,000/SEK 6,200 per person if the Insured has been evacuated without luggage.

6.3 Special Provisions

Europæiske ERV's ability to send in assistance can in some cases be limited in areas, which are affected by a life-threat-

ening *epidemic*. Likewise, it may prove to be impossible to send in transportation assistance if the affected area has been quarantined.

6.4 Limitations / Exclusions

The insurance does not cover:

a) If the Insured travels to or stays in the area after Statens Seruminstitut/*the Danish Ministry of Foreign Affairs* have advised against travelling to the area or recommend *journey home/evacuation* as a consequence of the relevant *epidemic* in question.

b) If there is a known vaccine against the disease.

6.5 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that:

a) Europæiske ERV is contacted before the *evacuation/transport*.

b) The Insured can prove that he/she was vaccinated against the disease that has developed into an *epidemic* according to guidelines from Statens Seruminstitut if this is possible.

c) The Insured sends a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.

d) The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

7. Political unrest

7.0 Sum insured

Unlimited.

7.1 What claims are covered

The insurance covers in case of political or civil unrest.

7.2 What expenses does the policy cover

The insurance covers *usual, reasonable and necessary expenses* towards:

a) Evacuation and/or extra expenses for *journey home* to the *country of residence* when *the Danish Ministry of Foreign Affairs* advises against all travels to the affected area as a consequence of political or civil unrest. The transport must take place at the first possible opportunity,

b) Loss of or damage to any luggage that the Insured has left behind as a consequence of an approved *evacuation or journey home*. It is a requirement that the Insured holds the cover Baggage.

c) Treatment by a psychologist in the *country of residence* after referral from the Insured's own physician if the Insured has been exposed to political or civil unrest when travelling. Maximum amount DKK 10,000/SEK 12,500.

d) Professional phone-based psychological crisis management for the Insured's relatives if several of the insured have been exposed to political or civil unrest. If Europæiske ERV's medical unit assesses that face-to-face crisis intervention is required in connection with reception of the Insured, *usual, reasonable and necessary expenses* towards transport of the relatives are covered.

e) Extra accommodation and meals from the point in time when political or civil unrest has made the planned *journey home* impossible and until it is possible to travel home with up to DKK 2,000/SEK 2,500 a day.

f) Purchase of clothes up to DKK 5,000/SEK 6,200 per person if the Insured has been evacuated without luggage.

7.3 Limitations / Exclusions

The insurance does not cover:

a) If the Insured travels to or stays in the area after *the Danish Ministry of Foreign Affairs* has advised against travelling to the area or has recommended *journey home/evacuation* as a consequence of political unrest.

b) In case of travels to/stays in the area after the area has been defined as a *war zone* on Europæiske ERV's War and Risk List. Europæiske ERV's War and Risk List is available at www.vip-online.com and www.bti.dk.

c) In case of *active participation in war*, rebellion, demonstrations or the like.

d) Expenses towards psychological treatment abroad.

7.4 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that:

a) Europæiske ERV is contacted before the evacuation/journey home.

b) The Insured sends a claims form to Europæiske ERV, along with original documentation for expenses for which compensation is claimed.

c) The Insured gives Europæiske ERV all information and documents which can shed light on the matter.

8. Escort / Summoning

8.0 Sum insured

Unlimited.

8.1 Whose expenses are covered

The expenses of 1 person of your own choice.

8.2 What claims are covered

This section provides compensation for claims covered by Section 1 of this policy, Medical Expenses/Repatriation, in cases in which you:

- a) Suffer an *illness* or incur an injury which is expected by the attending physician and Europæiske ERV's medical unit to require hospitalisation for at least 1 day (at least 24 hours).
- b) Incur a life-threatening illness/injury, or
- c) Require repatriation.

8.3 What expenses does the policy cover

The policy covers:

- a) The summoned person's *usual, reasonable and necessary expenses* of transport from his/her home to your location and the return journey to his/her home, max. economy class. The policy does not provide cover if you are to be repatriated within 3 days (72 hours) from the estimated time of departure of the escorts from their homes.
- b) The escorts' *extra expenses* of the return journey to his/her home or of catching up with the planned itinerary – max. economy class – upon completion of the escorting assignment, either upon your discharge from hospital at the holiday location or upon your return to your home/hospital in the *home country*.
- c) The travel expenses, max. the same class as you, although not by air-ambulance, if you are transferred to a suitable place of treatment or are repatriated.
- d) The extra expenses of hotel accommodation, up to a limit of DKK 1,000/SEK 1,200 per day,
- e) Meals and local transport, up to a limit of DKK 250/SEK 300 per day.

8.4 Documentation in the event of a claim

It is a condition for Europæiske ERV's compensation liability that you send to Europæiske ERV original documentation for all expenses incurred in connection with accommodation, meals, etc. and transportation for the person who have served as escorts.

9. Curtailment

9.0 Sum insured

DKK 40,000/SEK 50,000.

9.1 Whose expenses are covered

The policy covers the expenses of the Insured.

9.2 What claims are covered

The policy provides cover if your journey/stay must be curtailed (i.e. discontinued or interrupted in relation to your schedule), as a consequence of:

a) *Acute illness* or injury affecting the Insured's spouse or the person cohabiting with the Insured (have to be registered in a national register of the Insured's *home country* as living at the same address as the Insured), the Insured's children, *stepchildren*, parents, stepparents, brothers, sisters or stepbrothers and sisters, if such illness or injury is deemed by the attending physician and Europæiske ERV's medical unit as requiring the hospitalisation of the relevant person for at least 5 days.

b) Life-threatening acute arisen/deterioration of an illness/injury, or the death of the Insured's spouse or the person cohabiting with the Insured (has to be registered in a national register of the Insured's *home country* as living at the same address as the Insured), the Insured's children, *stepchildren*, parents, *stepparents*, brothers, sisters, *stepbrothers* and *sisters*, grandchildren, grandparents, parents-in-law, sons- and daughters-in-law, brothers- and sisters-in-law.

9.3 What expenses does the policy cover

The policy covers the *extra travel expenses* - max. economy class - of the return journey to the *home country* and a new outward journey (max. economy class) - to the point of curtailment. The new outward journey shall take place at latest 14 days after the curtailment.

9.4 Limitations / Exclusions

The policy does not cover curtailment in cases in which it will result in your arrival home less than 12 hours earlier than the scheduled time of your return.

9.5 Documentation in the event of a claim

a) In the event of the hospitalisation, life-threatening acute deterioration of an illness/injury or the death of one of the persons mentioned in section 9.2 a) or b), you must procure a medical certificate or death certificate from the attending physician or hospital who/which has attended your relative in the *home country*.

b) In cases of burglary, fire or the like, you must procure a police report and provide documentation establishing that your presence was required.

c) Insofar as you yourself have incurred expenses in connection with curtailment, you send a claims form to Europæiske ERV, duly filled in, along with original receipts for expenses for which compensation is claimed.

10. Personal Accident - Bodily Injury

10.0 Sum insured

DKK 500,000/SEK 625,000.

10.1 Who is covered

The policy covers the payment of compensation to the Insured.

10.2 What claims are covered

a) Assault:

The policy covers in cases where you sustain a determinable bodily injury or lose your life as a consequence of an assault.

b) Personal accident:

The policy provides entitlement to compensation for permanent disability as a consequence of a *personal accident*.

10.3 What expenses does the policy cover

Assault:

a) The policy covers the amount which the assailant would be ordered to pay in accordance with Danish court practice under the provisions of the Danish Act on compensation liability for an assault perpetrated under similar circumstances in the *country of residence*.

b) 10 consultations, each 1 hour in duration, with a psychologist – either at the (holiday/study) destination or in the *home country*.

c) It is a condition for compensation, that the Insured is alive at the time of payment.

Personal Accident:

d) Compensation for permanent disability as a consequence of a *personal accident*.

10.4 Compensation for permanent disability

a) You are entitled to compensation for permanent disablement to the extent that an accident occurring on the journey has caused a degree of permanent disability of at least 5%. The degree of disability is fixed as soon as the final consequences of the accident can be medically determined, although not later than 3 years after the date of the accident.

b) It is a condition for payment of disability compensation that you are alive upon the date of payment.

c) The degree of disability will be assessed in accordance

with the medical degree of disability, applying the disability scale compiled by the Danish Labour Market Insurance ("Arbejdsmarkedets Erhvervssikring") without taking your occupation into consideration.

d) The disability compensation will amount to the percentage of the sum insured corresponding to the percentage (i.e. degree) of disability.

e) The degree of disability for loss of several parts of the body cannot, on aggregate, exceed 100%. No compensation will be paid in respect of a disability existing prior to the occurrence of the *personal accident*.

f) An existing disability does not entitle you to any higher assessment of compensation than if such disability had not previously existed.

10.5 Limitations / Exclusions

The policy does not cover

Assault:

a) *Damage* to property.

b) Assault perpetrated by your travel companion (i.e. a person whose name is entered on the same ticket or travel voucher as you, or who has purchased the travel arrangement with the intention of making the journey together with you).

Personal accident:

c) Disablement as a cause of illness and/or the onset of a latent predisposition to illness, even if the illness has occurred or been aggravated as a result of a *personal accident*.

d) Aggravation of the consequences of a *personal accident* caused by an *existing illness* or occurring by chance.

e) Dental *damage* caused by a *personal accident*.

10.6 Arbitration

You can demand that the degree of permanent disability be finally determined by the Danish Labour Market Insurance ("Arbejdsmarkedets Erhvervssikring"). The costs of such arbitration will be shared equally by you and Europæiske ERV.

10.7 Documentation in the event of a claim

Assault:

It is a condition for Europæiske ERV's compensation liability that:

a) The assault is reported as soon as possible to the local police

10. Personal Accident - Bodily Injury

authorities, and that a police report is written and sent to Europæiske ERV in the original version.

b) That a local physician/hospital is consulted immediately after the assault, and that a medical certificate is obtained and sent to Europæiske ERV in the original version.

c) Europæiske ERV is entitled to obtain information from any physician or hospital who/which is treating or has treated you, and to have you examined by a physician appointed by Europæiske ERV.

Personal accident:

d) In the event of a *personal accident* for which compensation is claimed, Europæiske ERV must be notified as soon as possible by filling in the claims form and sending it to Europæiske ERV. For proper assessment of Europæiske ERV's compensation liability, it is important that the claim report provides an exact description of the occurrence. If you have received medical treatment by a physician or hospital treatment, this must be stated in the claims form, along with the names and addresses of attending physicians and/or hospitals.

e) Insofar as you are in possession of a medical report or hospital record, the original versions of these documents must be submitted to Europæiske ERV.

f) Insofar as the *personal accident* has been reported to the police, Europæiske ERV must be duly notified, if relevant by sending to Europæiske ERV the receipt confirming that the police has been notified.

g) Europæiske ERV is entitled to obtain information from any physician (including hospitals), who is treating or has treated you, and to have you examined by a physician appointed by Europæiske ERV.

11. Personal Accident - Loss of Life

11.0 Sum insured

DKK 250,000/SEK 312,500.

11.1 What claims are covered

If you die during the journey as a consequence of a *personal accident*, the policy covers compensation for loss of life.

11.2 What compensation is covered

The sum insured is paid in the event of loss of life covered by the policy.

11.3 Who receives the compensation

In the event of the demise of the Insured, if Europæiske ERV has not received written instructions to the contrary, the sum insured for loss of life will be paid to the immediate relatives, which is taken for the purposes of this section to mean the Insured's spouse, or if the deceased leaves no spouse, the Insured's children, or if the deceased leaves no children, to the person cohabiting with and registered in a national register of the Insured's *home country* as living at the same address as the Insured for at least the last two years prior to the date of the Insured's demise, or if there is no cohabitee to the Insured's inheritors.

11.4 Documentation in the event of a claim

a) In the event of loss of life for which compensation is claimed, Europæiske ERV must be notified as soon as possible by filling in the claims form and sending it to Europæiske ERV.

b) Europæiske ERV is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate.

12. Personal Liability

12.0 Sum insured

Bodily injury: DKK 10,000,000/SEK 12,500,000.

Damage to property: DKK 5,000,000/SEK 6,250,000.

The sums insured constitute the limit of Europæiske ERV's liability for a single claim event, even though liability is imposed upon several persons and even though the event is covered by one or more policies taken out with Europæiske ERV.

12.1 Whose expenses are covered

The policy covers the expenses incurred by the Insured.

12.2 What claims are covered

The policy provides cover if, subject to the currently valid laws in the country in which the injury or *damage* occurs, you incur compensation liability for bodily injury or *damage* to property, in accordance with the ordinary rules for compensation liability governing non-contractual liability.

12.3 What expenses are covered

The policy covers:

- a) The amount you are obliged to pay,
- b) The expenses incurred in connection with determining the issue of liability insofar as such expenses have been incurred with the prior approval of Europæiske ERV.
- c) *Damage* to the host family's domicile or rented domicile/hotel and contents, provided that the claim as a minimum amounts to DKK 300/SEK 375. Consequently, claims of less than DKK 300/SEK 375 are not covered.

12.4 Limitations / Exclusions

The policy does not cover liability claims arising in connection with:

- a) Contractual relationships.
- b) Your profession or occupation, i.e. the liability you incur while engaged in activities related to your occupation/profession.
- c) Loss, *damage* or injury arising as a consequence of the Insured having incurred by contract or by other means a liability more extensive than that generally obtaining in the ordinary rules governing non-contractual liability.

d) For loss of or *damage* to items (with the exception of section 12.3 c) the insured owns, hires, stores, uses, uses for transportation, manufactures or processes and items the insured has taken possession of or otherwise are in the insured's care.

e) Loss, *damage* or injury caused by domesticated animals.

f) Claims arising as a consequence of the Insured having transmitted disease to another person via infection or otherwise.

g) For *damage* or loss caused while using motor vehicles, caravans or trailers, aircraft, marine craft which are 5 m or more in length with sail or motor, or marine craft less than 5 m in length with engine power exceeding 5 HP.

h) Fines or similar demands imposed on the Insured.

12.5 Documentation in the event of a claim

You are under an obligation to provide Europæiske ERV with all the information which can clarify the case, including the original police report or receipt of notification of the police, along with an exact description of the occurrence, names and addresses of the persons involved, information on other insurance policies which can cover the claim, statements made by witnesses, and a specified statement of the amount claimed.

13. Legal aid

13.0 Sum insured

DKK 100,000/SEK 125,000.

13.1 Scope of cover

The Legal Aid section of this policy is subject to the provisions stipulated in the Danish Insurance Association's General Insurance Conditions for Legal Aid (for General Householder Policies with coverage of Household Contents) i.e. "Forsikring & Pensions Forsikringsbetingelser for Retshjælpsforsikring", for private disputes occurring during the policy period. These conditions are not reproduced here, but are available - upon request - from Europæiske ERV.

13.2 Excess/deductible

The Insured shall pay an excess/deductible amount of any claim for Legal Aid. The excess/deductible shall amount to 10% of the aggregate costs, although a minimum of DKK 2,500/SEK 3,100

13.3 Limitations / Exclusions

The policy does not cover any actual compensation amounts, fines or similar demands.

This section of the policy (Legal Aid) is otherwise subject to the limitations and exclusions stipulated in the Danish Insurance Association's General Insurance Conditions for Legal Aid (for General Householder Policies with coverage of Household Contents) i.e. "Forsikring & Pensions Forsikringsbetingelser for Retshjælpsforsikring".

13.4 Documentation in the event of a claim

The Insured is under the obligation to provide Europæiske ERV with all the information relevant to the case, including (but not limited to) the obligation to fill in a claims form and to provide the relevant documents, including an account of the case in writing, and to inform Europæiske ERV of any other insurance policy taken out with another company.

14. Contents of Dwelling

14.0 Sum insured

DKK 250,000/SEK 312,500.

14.1 Scope of cover

The policy covers the contents listed below belonging to the persons whose names are entered in the policy and contents for which such persons bear the risk (of loss/damage).

14.1.1 Ordinary private contents

For the purposes of this policy, the term "ordinary private contents" shall be taken to mean private belongings, including all the items belonging to the normal equipment of a private dwelling which are not listed separately below under Section 14.1.2 or excluded under Section 14.2. Bicycles are covered up to a limit of DKK 5,000//SEK 6,200 (i.e. for all bicycles, not for each bicycle) per insurance year.

14.1.2 Special private contents

For the purposes of this policy, the term "special private contents" shall be taken to mean the following:

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

Special private contents are covered up to a limit of 25% of the sum insured, although to a maximum amount of DKK 75,000/SEK 93,000 per insurance year.

14.2 Limitations / Exclusions

The policy does not cover loss of or damage to:

- Motor vehicles (including mopeds), gardening tools of more than 5 HP, caravans, aircraft/water craft nor their parts and accessories.
- Money in cash, cash funds and securities. However, the policy covers, up to a limit of DKK 2,000/SEK 2,500 per insurance year, robbery and theft observed at the moment of perpetration - please see Section 14.4.9.
- Collections of coins and stamps.

14.3 Where does the policy provide cover

The policy covers the items listed above when they are at the address (of the Insured's private dwelling abroad) specified in the policy.

14.4 What loss / damage is covered

14.4.1 Fire:

The policy covers loss or damage caused by fire (conflagration), including loss/damage caused by heat, smoke, soot or fire extinguishing measures required to deal with the fire.

The policy does not cover:

- Loss/damage caused by fire which cannot be classified as conflagration.
- Loss of or *damage* to items exposed to fire or heat for the purpose of heating, boiling, ironing, drying or the like and which thereby catch fire or are *damaged*.
- Loss of or *damage* to electrical machines, leads, sets (apparatus), including radio- and TV sets and the like, caused by short circuit or other purely electrical phenomena - also including induction from electrical atmospheric disturbances - which does not result in conflagration.

14.4.2 Explosion and lightning

The policy covers loss/damage caused by explosion and a direct stroke of lightning.

14.4.3 Aircraft crash

The policy covers loss/damage caused by crashing aircraft or by objects falling from aircraft while in flight, although not loss/damage arising on account of explosives carried on board aircraft.

14.4.4 Discharges of water, oil and refrigerant

Damage caused by sudden discharge (not dripping or seepage) of water, oil, refrigerant or the like from installations, aquaria or other containers of a capacity of 20 litres or more are covered.

The policy does not cover:

- *Damage* caused by discharge from drain-pipes and gutters or damage resulting from rising groundwater or sewage.
- *Damage* occurring during the filling of oil tanks or other containers.
- *Damage* arising as a consequence of building or repair work.
- *Damage* resulting from cracks caused by frost in inadequately heated buildings, unless the cause is a randomly occurring failure of the heating system.

14. Contents of Dwelling

14.4.5 Storm damage and specific precipitation damage

The policy covers storm *damage*, including *damage* caused by precipitation (rain, hail, etc.), insofar as the building in which the items are kept at the same time suffers storm *damage*.

14.4.6 Salvage services

Beyond the limits of the sum insured, the policy covers the *usual, reasonable and necessary expenses* incurred in connection with rescuing and preserving the insured items.

14.4.7 Burglary

The policy covers burglary and malicious *damage*.

For the purposes of this policy the term burglary is taken to mean theft from a securely locked building or premises. It is a condition that windows and other openings have been securely closed and that it can be established that a forcible entry has been affected (access gained with genuine or copied keys or with a skeleton key does not constitute forcible entry).

Theft from a locked motor vehicle is not regarded as burglary, but as simple theft.

The policy does not cover:

- Burglary from a dwelling which has been uninhabited for more than 2 months.
- Gold, silver, platinum, pearls, precious stones and jewellery in the event of:
- Burglary from an attic or basement, outhouse or garage.

14.4.8 Simple theft:

The policy covers simple theft up to a limit of DKK 5,000/SEK 6,200 per *claim event*.

For the purposes of this policy the term "simple theft" is taken to mean the theft of items which are outdoors or in an unlocked building or premises.

The policy does not cover:

- Gold, silver, platinum, pearls, precious stones and jewellery.
- Forgotten, lost, mislaid items or items left behind.

Special conditions:

The policy covers theft from a locked motor vehicle. It is, however, a condition for Europæiske ERV's compensation liability that the vehicle bears visible signs of forcible entry. The policy covers the theft of bicycles. It is a condition for Europæiske ERV's compensation liability that the bicycle is securely locked at the moment at which the theft is perpetrated.

14.4.9 Observed theft and robbery

The policy covers the loss through robbery or through theft observed at the moment of perpetration up to a limit of 10% of the sum insured per insurance year, although money in

cash is covered only up to a limit of DKK 2,000/SEK 2,500 per insurance year.

For the purposes of this policy the term "robbery" is taken to mean theft perpetrated with the use of violence or the threat of the immediate use of violence.

14.5 Assessment of compensation

14.5.1 Compensation is paid in accordance with the first-risk principle, so that in assessing the *loss/damage* no deduction is made in respect of possible under-insurance.

14.5.2 For items which have been purchased as new, and are no more than 2 years old and otherwise undamaged, the policy covers the replacement price of a corresponding new item.

14.5.3 For items which are more than two years old, purchased as used items or already *damaged*, the compensation is calculated as the replacement price for a corresponding new item with a reasonable deduction for a decrease in value as a consequence of age, utilisation, reduced utility or other circumstances.

14.5.4 Europæiske ERV can choose to have the *damaged* item repaired or to pay an amount corresponding to the repair costs.

14.5.5 Europæiske ERV is entitled, but not under any obligation, to compensate in kind for the lost or damaged items.

14.6 Documentation in the event of a claim

14.6.1 In case of theft of items of a value exceeding DKK 1,500/SEK 1,800 the nearest police authority must be duly notified and the original receipt for the notification must be sent to Europæiske ERV.

14.6.2 In the event of *damage* to effects, such effects must not be disposed of until permission to do so has been granted or the claim has been assessed. The Insured must, upon request, send the damaged effects to Europæiske ERV.

14.6.3 The Insured is under the obligation to provide Europæiske ERV with all the information relevant to the case, including (but not limited to) the obligation to fill in a claims form, specifying the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or damage. As documentation for the age and value of the effects, the Insured shall send to Europæiske ERV original receipts, guarantee certificates or comparable original documentation.

15. Baggage

15.0 Sum insured

DKK 5,000/SEK 6,200.

15.1 Items covered

Items which the Insured brings with him/her or acquires during the journey, including:

- Money in cash.
- Traveller's cheques
- Credit cards
- Securities
- Tickets
- Transportation cards (for public transportation) and
- Passports.

15.2 Items not covered

- Motor vehicles
- Boats
- Windsurfers
- Caravans
- Bicycles and other means of transportation, and
- Accessories to the above

15.3 Claims covered and sums insured

The details are presented below in schematic form.

Please note that the aggregate compensation per insurance year can in no circumstances exceed the total sum insured as specified in the policy. A single item is covered up to a limit of 50 % of the sum insured, although max. DKK 5,000/SEK 6,200.

Details of cover: Section 15.3 SEK	Theft from a locked hotel room or locked safety box	Theft, observed by the Insured while the theft is actually being perpetrated	Theft from locked motor vehicle	Theft occurring at other locations	Loss of checked-in baggage	Damage and erroneous exchange
Items brought and acquired on the journey by the Insured excluding the items listed under 15.2 and listed below	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*
Money in cash, securities and traveller's cheques	Max. Total DKK 5,000/SEK 6,200	Max. Total DKK 5,000/SEK 6,200	DKK 2,500/SEK 3,100	Not covered	Not covered	Not covered
Passport and tickets	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*	Not covered	Up to sum insured*
Recordings, drawings, manuscripts and the like	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials

* A single item: 50 % of the sum insured, although max. DKK 5,000/SEK 6,200

15.4 Special provision on cover for equipment

For the purposes of this policy, photographic equipment, video equipment, PC equipment and jewellery are each regarded as a single item, and each is covered up to a limit of 50% of the sum insured, although to a max. of DKK 5,000/SEK 6,200

15.5 Limitations / Exclusions

The policy does not cover:

- Loss or damage caused by wear and tear and gradual deterioration, scratches, dents or defacement of suitcases or other packaging, if the utility value is not essentially reduced.
- Loss of or damage to items freighted separately, as these are not covered during transportation nor until they are collected by the Insured.
- Forgotten, lost or mislaid effects.
- Loss incurred in connection with misuse of credit cards or traveller's cheques.
- Theft of baggage which is not effectively supervised. The insured items must not be left unattended by the Insured, not even for a brief period, if it is not in a locked dwelling, locked motor vehicle, locker or the like.

15. Baggage

15.6 Assessment of Compensation

- For items which have been purchased as new, and are no more than 2 years old and otherwise undamaged, the policy covers the replacement price of a corresponding new item.
- For items which are more than two years old, purchased as used items or already damaged, the compensation is calculated as the replacement price for a corresponding new item with a reasonable deduction for a decrease in value as a consequence of age, utilisation, reduced utility or other circumstances.
- Europæiske ERV can choose to have the *damaged* item repaired or to pay an amount corresponding to the repair costs.
- Europæiske ERV is entitled, but not under any obligation, to compensate in kind for the lost or *damaged* items.
- Baggage is not regarded as lost until the carrier (airline, etc.) states in writing that the search for such baggage has been terminated and the baggage has not been found. It takes some carriers up to 4 weeks to issue this statement, whereupon Europæiske ERV immediately pays the relevant compensation.

15.7 Documentation in the event of a claim

- In case of theft of items of a value exceeding DKK 1,500/ SEK 1,800, the nearest police authority must be duly notified, and the original receipt for the notification must be sent to Europæiske ERV.
- If, for an exceptional reason, the police cannot be notified at the location of the theft or robbery, e.g. on account of immediately imminent departure, the notification must be made as soon as possible following the Insured's return home, and the original receipt for the notification must be sent to Europæiske ERV.
- In the event of loss of checked-in baggage, the airline or other carrier must be duly notified. The receipt for such notification must then be sent to Europæiske ERV in the form of the original PIR (Property Irregularity Report) or the like.
- In the event of damage to effects, such effects must not be disposed of until permission to do so has been granted or the claim has been assessed. The Insured must, upon request, send the damaged effects to Europæiske ERV.
- As documentation for the age and value of the effects, the Insured shall send to Europæiske ERV original receipts, guarantee certificates or comparable original documentation. Further, the Insured shall specify the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or damage.

16. General terms

16.1 General Exclusions

The policy does not cover any claims pertaining to, caused by or arising from:

- a) Intention (i.e. claims brought about deliberately) or gross negligence.
- b) The abuse of alcohol, narcotics/psychotropic substances and/or medicine.
- c) Participation in scientific expeditions.
- d) The Insured being, of his/her own volition, under the influence of alcohol or other psychotropic substances when such influence has been a substantial contributory cause of the claim.
- e) Participation in professional sports.

Nor does the policy cover insofar as the claim has arisen as a direct or indirect consequence of:

- f) War, warlike actions, revolution, civil commotion in countries enlisted on Europæiske ERV's War Risk List as a warzone, if the claim arises later than 24 hours following the commencement of any of these events,
- g) Active participation in war, revolution or the like.
- h) Strike, lockout, seizure, confiscation or other measure by a public authority.
- i) The release of nuclear energy or radioactive forces or radiation from radioactive fuel or wastes.

16.2 Sum Insured

The sums insured and part-sums specified in the policyholder's policy and in these Insurance Conditions for the single items of cover represent the limit of Europæiske ERV's compensation liability for any and all claims occurring during the *policy period*.

16.3 Insurance in other companies

If, at the time that loss or *damage* insured by this policy shall occur, there is any other insurance against such loss or *damage* or any part thereof, Europæiske ERV shall be liable under this policy for its proportionate share of loss or *damage* only.

16.4 Transfer of rights

You cannot pledge or assign your rights under this policy without

the consent of Europæiske ERV.

16.5 Rights of subrogation

Europæiske ERV shall be fully and completely subrogated to the rights of the Insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this policy. Europæiske ERV may at its own expense take over the Insured's rights against third parties to the extent of his payments made. The Insured shall co-operate with Europæiske ERV and provide such information and documentation reasonably required by Europæiske ERV in order to collect and enforce its rights of subrogation. Europæiske ERV may institute any proceedings at its own expense against such third parties in the name of the Insured.

In the event of any payments made under the terms of this policy, Europæiske ERV enters into all the rights of the policyholder.

16.6 Personal data processing and disclosure of information

Europæiske ERV values your privacy. We will only use your personal data for the purposes for which you give it to us. We will retain your data for the duration required by our operational purposes. Europæiske ERV will only disclose your personal data to other organizations where we have your permission to do so, or where we are required to do so by regulation. You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used.

You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your personal data. If this is the case then we will let you know our reasons.

The address is:

Europæiske ERV
Kundeambassaden
Frederiksberg Allé 3
1790 København V.
Denmark

Requests for correction of personal ID numbers can be made to the same address.

In the event of a claim, Europæiske ERV is entitled to disclose the information received from the insured and/or policyholder to Europæiske ERV's international network, including our central control unit and service offices. Furthermore, Europæiske ERV can request to seek information on your state of health and treatment from the physicians and hospitals that have treated you.

Europæiske ERV may request that you sign a so-called “medical release” giving Europæiske ERV the right to request medical information.

16.7 Insurance complaints board

If you are not satisfied with Europæiske ERV’s settling of the claim or with other matters pertaining to the policy, and if repeated approaches to Europæiske fail to produce a satisfactory result, you can lodge a complaint with:

The Insurance Complaints Board

(“Ankenævnet for Forsikring”)

Anker Heegaards Gade 2

DK-1572 Copenhagen V.

Telephone: +45 33 15 89 00 (10 a.m. to 1 p.m.)

Complaints to the Board shall be submitted by filling in a special Complaints Form, and you have to pay a small fee. The form is available upon request from:

- a) Europæiske ERV
- b) The Insurance Complaints Board (“Ankenævnet for Forsikring”)
- c) The Consumer’s Advisory Council.

16.8 Legal venue

Actions brought against Europæiske ERV shall be tried in Copenhagen, Denmark, at the City Court (“Byretten”) or at the Appeals Court, Eastern Division (“Østre Landsret”).

Definitions

For the purposes of this policy the words and terms marked in the policy and insurance conditions in italics shall be defined as follows:

Active participation in war. Persons who are deployed by military authorities, including persons sent on peacekeeping assignments, will be regarded as active participants in war. Persons who are deployed for humanitarian purposes will not be regarded as active participants in war.

Act of terrorism. An act of terrorism is an act, including - but not limited to - violence or threat of use of violence by one or several persons, who regardless of whether they act on their own initiative or in connection with one or several organizations and/or authorities, committed with political, religious, ideological or ethnic purpose or objective, including with the intention of influencing a government and/or spread fear among the general public or part of the general public. In order to characterize the act as an act of terrorism it is assumed that the act is suitable to influence a government and/or spread fear among the general public or parts thereof.

Acute illness. An acute illness entitled to cover under the terms of this policy is taken to mean a newly occurring serious illness or an unexpected deterioration of an existing or chronic illness.

Chronic illness is a diagnosed illness for which there is no known curative treatment

Claim event shall be taken to mean one or more occurrences taking place simultaneously or successively and deriving from the same cause of the claim.

Country of residence is either Denmark or Sweden being the country in which the Insured has his/her residence during the DIS program.

Damage. Damage occurring as a consequence of an external influence on the object which leads to a substantial deterioration of the functionality. It is a condition that both the cause and the effect of the damage has been sudden and has occurred at the same time.

Epidemic. For the purposes of this policy epidemic shall be taken to mean many people that are infected with the same disease within a short time.

Evacuation. Transport of the Insured from a country or an area in connection with an occurred emergency situation to the closest safe area or country.

Existing illness is an illness which is either known to the patient or already diagnosed upon the date of his/her arrival to the country of residence.

Extra expenses are expenses which the Insured incurs

solely as a consequence of a claim covered by this policy. Insofar as an expense would have been incurred regardless of the occurrence of the claim, it is not regarded as an extra expense.

Home country shall be taken to mean the country in which the Insured has had his/her permanent domicile prior to travelling abroad to attend the DIS program. This can be the country of which the Insured is a citizen, but it can also be a country to which the Insured has migrated.

Jewellery shall be taken to mean items consisting essentially of gold, silver, platinum, pearls and precious stones.

Return journey. A journey back to the country of residence during which the Insured is able to travel as a healthy person on maximum the same class of transport as during the initial home journey.

Natural disaster. A disastrous situation which is not created by human beings and which releases natural forces including earthquakes, volcanoes, hurricanes, typhoons, tropical storms, storms, tornados, flooding, flood waves and tsunamis.

Participation in professional sports is participation in sports by persons who are not covered by the following definition of an amateur sportsman/sportswoman:

"An amateur sportsman/sportswoman is a sportsman/sportswoman who engages (i.e. trains, performs or competes) in his/her sport in his/her own interests without any contractual commitments to his/her club, without a personal or club sponsor, etc., and without receiving any remuneration apart from having their travel costs and accommodation paid. Sportswear and sports gear (equipment) etc. which the sportsman/sportswoman receives or has placed at his/her disposal and small prizes, including cash prizes, which the sportsman/woman has an opportunity of winning in connection with performing in his/her sport, are not regarded as remuneration."

Personal accident shall be taken to mean an unforeseen, sudden, external effect on the body, resulting in a determinable injury to the body. In case of injury of arms and legs it is not required that the cause of injury is external.

Policy period shall be taken to mean the period during which Europæiske is liable for payment of compensation in respect of claims covered by the policy.

Psychological crisis treatment. A professional setup for psychological crisis treatment at the scene of the accident. The treatment is later finalized when the Insured returns to the country of residence.

Psychotropic substances shall be taken to mean marijuana, cannabis, hash, hemp and the like.

Repatriation. Transport prescribed by a physician from the country where the illness/injury incurred to the home coun-

try or country of residence. Repatriation is either conducted by air ambulance or ordinary charter flight, according to Europæiske ERV's assessment.

Scientific expeditions are expeditions to areas where special permission must be granted by official authorities to stay in such areas.

Stepbrothers and sisters. Persons, who are not biological brothers and sisters, but whom the Insured lives or has lived with like brothers and sisters in a family relationship for a minimum of 1 year.

Stepchildren. Children, who are not the Insured's biological children, where the Insured is married or live together (same registered address) in a relationship similar to marriage with one biological parent.

Stepparents. Persons, who are not the Insured's biological parents, but who are married or living together (same registered address) in a relationship similar to marriage, with one of the biological parents.

Storm shall be taken to mean wind with a constant force or gusts of at least 17.2 m per second.

Usual, reasonable and necessary expenses shall be taken to mean such expenses which locally are considered to be usual, reasonable and necessary. In case of doubt the local health authorities shall take the final decision.

War zone is the areas or countries which are defined by Europæiske ERV to be war zones. A list defining war zones can be found at www.vip-online.com and www.bti.dk.

Below is an at-a-glance summary of the insurance inclusions and conditions.

You will be covered in the country you are studying in.

For students attending both DIS Copenhagen and DIS Stockholm, you will be covered in both countries.

DIS – Study abroad in Scandinavia

EUROPÆISKE  ERV

Insurance Product Information Document

Company: Europæiske ERV
(Europæiske Rejseforsikring A/S). CVR-nr. 62940514

Product: Travel Insurance
Conditions No. 116
Valid from January 1st 2018

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
- ✗ Induced abortion
- ✗ 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 chronic medical condition prior to departure max up to DKK 63,000.
 - Treatment if Europæiske ERV 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 Europæiske ERV's war zone list. Read more [here](#).



What are my obligations?

- In case of emergency you must contact Europæiske ERV's Alarm
- You must save receipts, medical certificates and other evidence documenting your claim. Your claim must be sent to Europæiske ERV 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 Europæiske ERV.

DIS – Study abroad in Scandinavia

EUROPÆISKE  ERV

Insurance Product Information Document

Company: Europæiske ERV
(Europæiske Rejseforsikring A/S). CVR-nr. 62940514

Product: Travel Insurance
Conditions No. 116
Valid from January 1st 2018

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 Stockholm. 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 Sweden. The insurance applies to the foreign students accepted by DIS Stockholm to participate as incoming exchange students to Sweden.



What is insured?

- ✓ Medical expenses (unlimited)
- ✓ Psychologist in Sweden (SEK 40,000)
- ✓ Repatriation (unlimited)
- ✓ Search and rescue (SEK 312,500).
- ✓ 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 (SEK 50,000)
- ✓ Personal Accident / Assault
 - permanent disability (SEK 625,000)
 - loss of life (SEK 312,500)
- ✓ Personal liability
 - Property damage (SEK 6,250,000)
 - Bodily injury (SEK 12,500,000)
 - Legal aid (SEK 125,000)
- ✓ Contents of Dwelling (SEK 312,500)
- ✓ Baggage (SEK 6,200)



What is not insured?

- ✗ Dental treatment
- ✗ Medication not prescribed by a physician
- ✗ Induced abortion
- ✗ 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 chronic medical condition prior to departure max up to SEK 78,750.
 - Treatment if Europæiske ERV assesses that treatment can await your arrival back home.
 - Treatment by psychologist up to max SEK 40,000.
 - 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 Sweden and worldwide for trips while enrolled in DIS' program in Sweden. However, the insurance does not apply in areas listed on Europæiske ERV's war zone list. Read more [here](#).



What are my obligations?

- In case of emergency you must contact Europæiske ERV's Alarm
- You must save receipts, medical certificates and other evidence documenting your claim. Your claim must be sent to Europæiske ERV 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 Sweden



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 Sweden 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 Europæiske ERV.