

## TRAVEL INSURANCE AIR FRANCE COVER OVERVIEW

For immediate **assistance** in the event of **hospitalization or death**, repatriation to Denmark and replacement accommodation, please contact immediately:

**Mondial Assistance, +31 20 592 9826, day or night; fax +31 20 561 88 18**

Pertaining to and forming an integral part of the General Conditions of Insurance and the certificate of insurance of Mondial Assistance Europe N.V., with offices in Amsterdam.

**Place where the damage must be reported for categories II, IV, V and VI:**

**Van Ameyde Denmark ApS  
Lindevangs Allé 6  
DK – 2000 Frederiksberg  
Denmark**

**Tel : + 45 33 32 47 77 From 09.00 To 16.00 hrs**

**Fax : + 45 33 15 47 12**

**Claim forms: [www.vade.dk](http://www.vade.dk)**

**E-mail : [travel@vanameyde.dk](mailto:travel@vanameyde.dk)**

Depending on the premium paid and the completion of the insurance certificate, this insurance shall be valid for:

- |                                      |   |   |
|--------------------------------------|---|---|
| A. Category IV                       | : | Cancellation Insurance                      |
| B. Category I, II, III, V and VI     | : | Assistance only Insurance                   |
| C. Category I up to and including VI | : | Travel Insurance and Cancellation Insurance |

<b>Category I : Emergency Expenses</b>	Sums insured (p.p. per event, unless stated otherwise)
The Company insures the following costs up to the maximum amounts stated, if these costs are necessary in connection with	
<b>a. Sickness, accident and/or death :</b>	
Additional accommodation expenses	DKK 370 p.p. per day for a maximum of 7 days
Additional costs of returning to Denmark	Cost price
Costs of hospital visits	DKK 370 per certificate of insurance
<b>b. Premature call back :</b>	
Additional costs of returning to Denmark	Cost price
<b>c. Missed flight :</b>	
Additional travel expenses	Up to the price paid for the missed ticket
<b>d. Forced delay :</b>	
Additional accommodation expenses	DKK 370 p.p. per day
Additional costs of returning to Denmark	Cost price
<b>e. Return to Denmark by air ambulance</b>	DKK 1 118 000
<b>f. Search and rescue operations</b>	DKK 5 600
<b>g. Coming over of family members :</b>	
In the event of danger to life:	
Additional travel expenses (max. two relatives)	Cost price
Additional accommodation costs (max. two relatives)	DKK 370 p.p. per day for a max. of seven days
If the insured continues the journey by him/herself:	
Additional travel expenses (max. one relative)	Cost price
Additional accommodation costs (max. one relative)	DKK 370 p.p. per day for a max. of five days
<b>h. Transport costs in case of death :</b>	
Transport costs of the remains or	Cost price
Funeral or cremation costs abroad incl. travel costs of two family members	Up to the costs of transporting the body to Denmark
Furthermore, the Company will reimburse the following costs if they are caused by an event insured under this category:	
<b>i. Sending medicines, prostheses or aids :</b>	
Shipment costs	Cost price
<b>j. Telecommunication costs,</b>	DKK 370 per event
<b>k. Additional costs in connection with a travel companion insured elsewhere</b>	In accordance with the maximum amounts applicable to this category

<b>Category II TRAVEL LUGGAGE</b>	Insured amounts (per person, per certificate of insurance, unless stated otherwise)
<b>Insured amount</b>	DKK 6 000
<b>Deductible per person per event</b>	<b>DKK 220</b>
Including:	
• Photo, film, video/dvd, computer, telecommunications equipment and valuables	DKK 3 000
• Contact lenses and spectacles	DKK 3 000
• Musical instruments	DKK 3 000
• Travel documents	DKK 1 500
• Medical equipment	DKK 3 000
• Goods purchased during the journey	DKK 3 000
• Gifts for third parties	DKK 3 000
<b>Additional cover:</b>	
• Clothes and/or toiletries replacement	DKK 1 120

<b>Category III MEDICAL EXPENSES ABROAD</b>	Insured amounts (per person, per certificate of insurance, unless stated otherwise)
<b>Medical expenses abroad:</b>	
• doctor's and hospital costs	DKK 1 118 000
• purchased/leased crutches/wheelchair	DKK 750
• prostheses required due to an accident	DKK 5 200
<b>Deductible per person per event</b>	DKK 220
<b>Dentist's costs:</b>	
▪ Emergency assistance	DKK 2 250

<b>Category IV CANCELLATION</b>	Sums insured (per person per certificate of insurance, unless stated otherwise)
The Company will pay a reimbursement up to the aforementioned maximum amounts, if these costs are the consequence of an insured event that results in:	
• Cancellation of the booked flight	DKK 37 250 p.p. and 238 500 DKK per event
<b>Deductible per person per event</b>	25% with a minimum of DKK 220 per person up to DKK 1 120 per insured party

<b>Category V LEGAL ASSISTANCE</b>	Sums insured
Legal Assistance	DKK 37 250
<b>Category VI TRAVEL LIABILITY</b>	Sums insured
Travel Liability	DKK 3 700 000 p.p. per event
<b>Deductible per person per event</b>	<b>DKK 1 750</b>

**WARNING: Always observe normal caution, never leave luggage unattended, not even in cars (see the category conditions for Travel Luggage). Always consult the General Policy Conditions, especially the obligations mentioned in the General Provisions and the category conditions for Travel Luggage.**

## ☒ GENERAL PROVISIONS

In addition to these General Provisions, this insurance shall be governed by the category conditions of the categories included in the insurance.

Please read the following general terms carefully. They provide precise information concerning the rights and obligations, as well as replies to the questions that may rise.

### Article 1. Definition of terms

The following terms shall have the following meanings in these policy conditions:

- "Company" : Mondial Assistance Europe N.V., with offices at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, registered at the Netherlands Authority for the Financial Markets (AFM) N° 12000567 and in the Commercial Register Amsterdam N° 33124664.
- "Insured" : the person stated as such on the insurance certificate
- "Partner" : spouse or the person with whom the insured has lived together on a long-term basis (for at least one year as of the effective date of the insurance policy)
- "Family" : Insured and partner and/or (foster or step) children of less than 25 years old living at home
- Relatives:
- "First degree" : partner, parents (in-law), children (in-law), as well as foster and/or step parents and children
- "Second degree" : brothers, brothers-in-law, sisters (in-law), foster and/or step brothers and sisters, grandparents and grandchildren.
- "Travel companion" : a person travelling with the insured.
- "Provider" : **Mondial Assistance** : handles all claims arising under category I in the name of the Company.  
: **Van Ameyde Denmark ApS** – Lindevangs Allé 6 – DK 2000 Frederiksberg Denmark : handles all claims arising under categories II to VI in the name of the Company.

### Article 2. Basis of the insurance

The Company only provides cover for the categories for which insurance has been taken out as indicated on the cover overview and/or insurance certificate. The covers apply up to the maximum amounts stated on the cover overview, with due observance of any stated maximum period, for a maximum of the number of persons stated on the cover overview and up to maximum class mentioned on the cover overview. The number of insurance policies taken out is identical to the number of insured persons stated on the insurance certificate. An insurance policy only applies to the person in whose name it has been taken out: the sums insured under these insurance policies cannot be combined with the sums insured under any other policy and the insurance policies are non-transferable. Stipulations that apply to one insured person do not necessarily also apply to another insured person, unless this is stated explicitly.

### Article 3. Validity of the insurance

- 3.1. The insurance policy is only valid if it has been taken out simultaneously with the booking of the Air France ticket.
- 3.2. The insurance policy is only valid if it has been taken out for the entire duration of the journey (journey there, stay, return journey).
- 3.3. The Company only insures persons who, during the validity term of the policy, are recorded in a Danish population register as residing or actually staying in the place of residence in Denmark, which is also stated on the certificate of insurance.
- 3.4. The insurance shall not be valid if the Company has already informed the insured in the past not to wish to insure him/her. In such instances, the Company will refund any premium that has already been paid at the insured's request.
- 3.5. **All the categories that have been taken out shall be governed by the General Policy Conditions, unless they are deviated from in the category conditions.**

### Article 4. Validity term, cover period

#### 4.1. For categories I up to and including VI excluding category IV:

The **validity term** of the insurance is the number of days the insurance is in effect, maximum 31 days. The validity term is stated on the insurance certificate. Should the total duration of the trip be longer than 31 days, however, or should no date be scheduled for the return or for the end of the trip, the guarantee will end, ipso jure, 31 days following the date of departure or the beginning of the trip as indicated on the certificate of insurance.

If the validity term is exceeded because the public transport by which the insured is travelling is delayed or because an event has occurred against which the insured is insured (except if such event is covered by the category Travel Luggage), the insurance shall automatically remain valid until the time of the first possible return of the insured.

Within the validity term of the insurance, the **period of cover** shall commence as soon as the insured and/or his/her luggage leave the place of residence or domicile and shall end as soon as the insured and/or his/her luggage return to such place of residence or domicile.

- 4.2. **For category IV:** the insurance cover shall apply as from the 1<sup>st</sup> day of application of the cancellation rates, and shall cease to apply as soon as the first insured service to be provided by Air France begins.

### Article 5. Area in which the insurance is valid

The insurance policy is valid worldwide (except for country of residence).

### Article 6. Payment or refund of the premium

The day before the validity term commences, the insured must have paid the premium to the Company or to an agent appointed by the Company. If the premium has not been paid, the insurance is not valid; however, the insured's obligation to pay the premium will continue to exist. As soon as the insurance has come into effect the insured shall not be entitled to a premium refund.

#### **Article 7. General obligations in the event of damage**

In the event of damage, the insured or his/her successors must do the following.

- 7.1. Fully and truthfully fill out the damage form, sign it and send it, together with the insurance certificate, to the Company. The damage form can be obtained from the Company or one of its agents.
- 7.2. Do anything possible to limit the damage, follow all the advice given by the Company and Mondial Assistance, give full cooperation to the Company and Mondial Assistance, and not do anything that may damage the Company and Mondial Assistance's interests.
- 7.3. Transfer all claims for reimbursement (up to the amount of the reimbursement) to the Company. This is only necessary if the Company has not acquired the rights of the insured by paying the reimbursement. The insured shall submit all the evidence of the above-mentioned claims to the Company.
- 7.4. In certain cases it is necessary to obtain prior permission from the Company for paying certain costs in order to have them reimbursed. This concerns, among other things, additional travel costs of returning to Denmark, replacement accommodation, a serious accident, hospitalisation over 24 hours or death. In these cases Mondial Assistance has to be called immediately, stating the insurance data.
- 7.5. The insured must submit to the Company the doctor's certificates, the original invoices of the medical expenses, the carriage and transport costs and the additional travel and/or accommodation expenses, the original invoices of the foreign undertaker and any other documents the Company wishes to have provided.
- 7.6. The insured shall do his/her utmost to obtain a refund from the carrier for unused tickets. In addition, he/she has to be able to demonstrate to the Company by submitting evidence that the additional return travel and/or accommodation costs incurred were necessary. Such evidence includes for instance the announcement of decease or a signed statement of the attending physician abroad.
- 7.7. The insured can only be transported by ambulance, taxi, air-ambulance or other non-public transport means if Mondial has given its prior permission.

**If the insured fails to fulfil the above-mentioned obligations, the Company will not pay any reimbursement/payment.**

#### **Article 8. Place where the damage must be reported**

- 8.1. **For category I and III:**  
**Mondial Assistance : day or night**  
Tel : +31 20 592 98 26  
Fax : +31 20 561 88 18
  
- 8.2. **For categories II, IV, V and VI:**  
**Van Ameyde Denmark ApS**  
Lindevangs Allé 6  
DK – 2000 Frederiksberg  
Denmark  
  
Tel : + 45 33 32 47 77 From 09.00 To 16.00 hrs  
Fax : + 45 33 15 47 12  
Claim forms: [www.vade.dk](http://www.vade.dk)  
E-mail : [travel@vanameyde.dk](mailto:travel@vanameyde.dk)

#### **Article 9. Term within which the damage must be reported**

If an event for which one is insured occurs, the insured or his/her successor(s) must report this event to the Company within the following term.

- 9.1. If the insured dies: within 24 hours (by telephone or fax).
- 9.2. If the insured has to be hospitalised for over 24 hours: within seven days after the hospitalisation (report in writing).
- 9.3. In all other cases: within 28 days after the end of the validity term (report in writing).
- 9.4. If the damage is not reported to Van Ameyde in a timely manner, the Company will not pay any reimbursement, unless the insured or his/her successor(s) can prove that it was not, within reason, their fault that it was reported late. The right to reimbursement shall at any rate be cancelled irrevocably if the Company has not received the damage report within 180 days after the event at the latest.
- 9.5. **You must assist the Company in obtaining or pursuing a recovery or contribution from a third party or other insurance companies including also social security (The Public Travel Medical Insurance) by providing all necessary details and completing forms.**

#### **Article 10. General exclusions – cancellation of the right to reimbursement**

Above and beyond the exclusions specific to each category, covers stated in all categories of the insurance does not include:

- 10.1. Damage directly or indirectly resulting from acts of war, including armed conflict, civil war, rebellion, internal civil unrest, riots and mutiny. If the insured incurs damage during the above-mentioned events, which is not related to such events at all, the Company shall only pay a reimbursement if the insured proves that the damage was in actual fact not related to such events.
- 10.2. Damage which is directly or indirectly related to or caused by the insured's participation in or the conscious attending of a hijacking, strike or act of terrorism.
- 10.3. Damage which is directly or indirectly related to an attachment and/or confiscation.
- 10.4. Damage which is caused by, occurs during or ensues from nuclear reactions, irrespective of how and where the reaction originated.
- 10.5. Damage which is directly or indirectly resulting from epidemics or pandemics.
- 10.6. Damage which is the consequence of participation in or the committing of an offence or attempts thereto.
- 10.7. Damage arising outside the area in which the insurance is valid, or beyond the period of validity of the certificate of insurance.
- 10.8. There is no entitlement to reimbursement if such circumstances were known or present at the time when the insurance was taken out that it could be reasonably expected that the costs would be incurred.

- 10.9. The right to payment or damages with regard to the entire claim shall be cancelled if the insured or his/her successor(s) have provided incorrect data or facts.
- 10.10. The right to reimbursement shall only be cancelled with regard to the part of the claim for which the objects and/or documents requested by the Company have not been received within 180 days after the request was made.

**Furthermore, the insurance does not provide cover for the following cases and/or the following costs.**

- 10.11. The ailing or poor condition of the insured before or at the time of the accident, a mental or physical disorder or disease, suicide or an attempt thereto.
- 10.12. Pregnancy and any related costs, with the exception of costs ensuing from complications.
- 10.13. Intentional or gross negligence on the part of the insured or the person interested in the reimbursement.
- 10.14. Participation in misdeeds, rows, fights, dares, participating in expeditions.
- 10.15. Use of alcohol or other narcotics or stimulants, including soft and hard drugs.
- 10.16. Carrying out any other than administrative, commercial or supervisory activities, unless activities of a different nature are included under the policy and this is stated explicitly on the certificate of insurance.
- 10.17. Violating the safety regulations of (carriers/transport) companies.
- 10.18. Balloon rides and underwater journeys by submarine.
- 10.19. Special (winter) sports. Special sports include mountain climbing, bouldering, ice climbing, abseiling, speleology, bungee jumping, parachute jumping, paragliding, hang gliding, ultralight flying, gliding, as well as other sports which involve a more than normal risk. Special winter sports include luge, bobsleighting, ice-hockey, speed skiing, speed races, ski-jöring, ski-jumping, ski-flying, figure jumping in freestyle skiing, ski-mountaineering, paraskiing, heliskiing, as well as other winter sports that involve a more than normal risk.
- 10.20. Participating in one of the following sports: boxing, wrestling, karate and other martial arts, jiu jitsu and rugby.
- 10.21. Participating in competitions and the preparations, such as training.
- 10.22. Participating in or preparing for speed, record and reliability tests with motor vehicles or motor boats.
- 10.23. Using boats outside the inland waterways, unless this does not involve any special risks.
- 10.24. The costs of *abortus provocatus*.
- 10.25. If the reasons why the insured has travelled to the area of insurance include the intention to have medical treatment there.

**Article 11. Air travel risk**

If the insured is travelling by plane he/she is only insured as a passenger and not as a crew member, flight instructor, apprentice pilot or parachutist. In order to be insured, the insured has to fly with an acknowledged carrier. These planes must be furnished for passenger travel and use acknowledged airports.

**Article 12. Insured for the same risk at various companies**

If, without this insurance policy, a claim could be made for a reimbursement or payment pursuant to another insurance policy, law or provision, whether or not of an earlier date, the present insurance policy shall only be valid in the last instance. In that case only the damage exceeding the amount which could be claimed elsewhere will be eligible for reimbursement.

**Article 13. Payment of the reimbursements**

The Company shall pay the reimbursements to the insured, unless he/she has informed the Company that they should be paid to someone else. If the insured has died, the reimbursements will be paid to the legal heirs.

**Article 14. Cancellation of rights**

If the insured or his/her successors submit a claim to the Company, the Company shall respond by rejecting the claim or (offering) payment as final settlement. The insured's claim or his/her successors' shall be cancelled 180 days after the Company has announced its position (rejection or payment), unless a dispute has already been brought before the court.

**Article 15. Reclaiming uninsured services and/or costs**

If the Company has agreed to pay a reimbursement for costs and/or services incurred/granted by the Company or by one of his provider and which are not covered by the insurance cover (such as in particular the costs of the outer coffin), the Company shall have the right to reclaim the costs that it has already paid or to set them off against the reimbursements still to be paid. The insured are severally liable and under an obligation to pay the claim within 30 days after written notification. In the event of default the Company will engage a debt collection agency.

**Article 16. Personal data**

- 16.1. The personal data provided on the application for, or the modification of, an insurance policy, are processed by the Company for entering into and executing insurance agreements and managing the ensuing relations, which includes preventing and combating fraud and activities aimed at extending the customer base.
- 16.2. Processing of personal data is governed by the law. This code of conduct describes the rights and obligations of the parties when processing data. The full text of the code of conduct can be obtained by contacting Datatilsynet, Borgergade 28, 1300 København K. Telephone number: 33 19 32 00, fax number: 33 19 32 18. Email: [dt@datatilsynet.dk](mailto:dt@datatilsynet.dk), [www.datatilsynet.dk](http://www.datatilsynet.dk).
- 16.3. By order of the Company, Mondial Assistance provides direct help for hospitalisation, a serious accident or death. If Mondial Assistance deems this necessary for a concrete request for help, it can ask for data from the insured, his/her relatives, aid workers on site and/or the attending physician and, if necessary, provide the data to persons who are directly involved in the aid efforts. Asking for and providing medical data only takes place by or by order of Mondial Assistance's medical advisor.
- 16.4. By order of the Company, Van Ameyde provides the handling of claims arising from this insurance for categories II up to and including VI. If Van Ameyde deems this necessary for a concrete request for help, it can ask for data from the insured.

## **Article 17. Disputes**

- 17.1. Any disputes arising from this insurance agreement shall be submitted to the competent court, unless the parties agree to another way to resolve the conflict.
- 17.2. This insurance shall be governed by Danish law. Enquiries or complaints must be made first and foremost to the managing director of Van Ameyde Denmark ApS.
- If the insured is not satisfied with the handling of a complaint the insured should write to the **Ankenævnet for Forsikring, Anker Heegaardsgade 2, 1572 Copenhagen - Denmark.**

## ☒ **CATEGORY CONDITIONS**

### **Category I. EMERGENCY EXPENSES**

**These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.**

#### **Article 1. Nature and scope of the insurance**

The Company reimburses additional travel and/or accommodation and/or other costs as described in the following articles, up to the maximum amounts stated on the cover overview of the insurance that has been taken out, also with due observance of any maximum period stated there, for the maximum number of persons mentioned on the cover overview and up to maximum the class mentioned on the cover overview, if they are the direct consequence of:

- 1.1. Sickness, accident and/or death (Article 4).
- 1.2. Premature call back (Article 5).
- 1.3. Missed flight (Article 6).
- 1.4. Forced delay (Article 7).
- 1.5. Return to Denmark by air ambulance (Article 8).
- 1.6. Search and rescue operations (Article 9).
- 1.7. Coming over of family members (Article 10).
- 1.8. Transport costs in the event of death (Article 11).

Furthermore, the Company will reimburse the following costs if they are caused by an event insured under this category:

- 1.9. Sending medicines, prostheses or aids (Article 12).
- 1.10. Telecommunications costs (Article 13).
- 1.11. Additional costs in connection with a travel companion who is insured elsewhere (Article 14).

#### **Article 2. Special Stipulations**

In these category conditions, the term "accommodation costs" shall be taken to mean: the costs of accommodation and meals. The costs the insured would normally have incurred for necessary meals will be deducted from the reimbursement for additional accommodation costs. This deduction is 20% of these reasonably incurred costs.

#### **Article 3. Help from Mondial Assistance**

If an event insured under this category occurs, Mondial Assistance offers help in arranging :

- transport;
- the necessary (medical) supervision during the (return) journey.

Furthermore, the assistance includes advice and any help Mondial Assistance deems useful and necessary.

#### **Article 4. Sickness, accident and/or death**

If the insured falls ill or suffers an accident in the area covered by the insurance, the Company shall reimburse the following costs, provided that they are medically necessary in the opinion of the physician engaged by the Company and are the direct consequence of the sickness or accident :

- 4.1. The necessary costs of extra accommodation after the cover period of the insurance;
- 4.2. The necessary costs of the return journey to place of residence or domicile in Denmark by ambulance, taxi or public transport, insofar these costs are higher than those of the originally intended return journey.
- 4.3. The necessary extra accommodation costs during the cover period of the insurance.
- 4.4. If the co-insured family members or one co-insured travelling companion of a hospitalised insured person visit this person at the hospital, the extra travel expenses of public transport or private vehicle will be reimbursed.
- 4.5. If the insured travels with a family member who falls ill, meets with an accident or dies, the Company shall reimburse the insured for the expenses as described in Article 4.1., 4.2. and 4.3. The precondition is that the affected person is insured with the Company for the same period.
- 4.6. The same payment will also be made to one travelling companion of said affected person. The precondition is that this travelling companion is insured with the Company for the same period.

#### **Article 5. Repatriation in case of family member's medical problems**

If the insured and/or his/her insured family members have to return prematurely to their domicile or place of residence in Denmark because a relative to the first or second degree of sanguinity has died or (in the opinion of a physician) has a life-threatening disease or a life-threatening injury, the Company shall pay the necessary costs of the return journey, insofar they are higher or different from the costs of the originally intended return journey. The insured must travel by their private vehicle or public transport. Moreover, the same reimbursement will be paid to a maximum of one travelling companion of the said recalled insured person(s). The precondition is that this travelling companion is insured with the Company for the same period.

**Article 6. Missed flight**

If the insured misses the booked flight as a consequence of :

- 6.1. Delays in the public transport with which the insured travels to the airport of departure as a consequence of a strike of the transport company, natural disasters or flood;
- 6.2. Breakdown of the private vehicle with which the insured is travelling to the airport due to an external cause such as a collision, fire or explosion or a mechanical defect;

The Company shall pay, for departure within the next 24 hours of the original flight departure, the costs of a new flight up to the maximum insured amount stated on the cover overview. A precondition for the reimbursement is that the aforementioned causes of the delay did not occur before leaving for the airport and were not known or to be expected at such time.

**Article 7. Forced delay**

If the insured is forced to stay abroad after the end of the validity term, but only if this is caused by a carrier strike, airport personnel strike, fog, natural disaster, avalanche, the Company will reimburse, until the first next opportunity to return, the part of the extra accommodation costs and extra travel costs by public transport that is higher than the costs of the originally intended return journey. The precondition for this reimbursement is that said causes of the delay have not occurred before or during the start of the journey and were not known or to be expected at such time.

**Article 8. Return to Denmark by air ambulance**

If the insured is sick or injured and cannot travel in any other way (e.g. by passenger plane, ambulance car or taxi) in connection with his/her health, the Company shall reimburse the return journey to Denmark by air ambulance. Returning in this manner shall only be insured if it is medically necessary and the Company has given its prior permission thereto.

The medical necessity of returning by air-ambulance is assessed by the doctor engaged by the Company, in consultation with the attending doctor abroad. The term medical necessity shall at any rate apply if the life of the insured can be saved or if the risk of disability can be reduced and/or disability can be prevented by returning the insured by air-ambulance. If the insured is entitled to the reimbursement of a return trip by ambulance plane, he/she shall not be entitled to the reimbursement of additional travel costs. However, the transport costs from the foreign hospital to the airport and from the Danish airport to the hospital (including the costs of medical supervision) shall be reimbursed. If the insurance has been taken out and/or has come into effect whilst the insured was already receiving medical treatment outside of Denmark, said costs will not be reimbursed.

**Article 9. Search and rescue operations**

If the insured falls ill or suffers an accident which is covered by the insurance policy abroad, the Company will reimburse to the insured or his/her successor(s) the costs that need to be incurred according to the local, competent authorities, to search and/or rescue the insured. These costs will also be reimbursed if the competent authorities suspect an accident.

**Article 10. Coming over of family members**

- 10.1. If the insured's life is in danger due to sickness or an accident according to the local attending doctor abroad, the Company will reimburse the costs of family coming over from Denmark, their necessary accommodation costs as well as the return journey by public transport to Denmark.
- 10.2. If the insured has to continue the journey by him/herself alone as a consequence of the death of his/her co-insured travel companion, the Company shall reimburse the costs of the coming over of family from Denmark, the necessary accommodation costs as well as the return journey by public transport to Denmark.

**Article 11. Transport costs in the event of death**

If the insured dies as a consequence of sickness or an accident, the Company will reimburse to the successor(s) the costs of:

- 11.1. Transport of the body to the last place of residence in Denmark;
- 11.2. The inner coffin;
- 11.3. The documents required for the transport.

If the body is not taken to the former place of residence of the insured, the Company will reimburse the costs of the funeral (or cremation) abroad and the coming over of relatives from Denmark up to the maximum amount that would have been paid if the body were transported to the place of residence of the deceased.

**Article 12. Sending of medicines, prostheses or aids**

In the event of sickness, accident, loss, theft of medicine, prostheses or aids taken on the journey by the insured, the Company will pay the shipment costs of having these items sent by Mondial Assistance if they are necessary in the opinion of a physician engaged by the Company and there are no usable alternatives available at the location concerned.

The purchase and customs costs and return charges shall be for the account of the insured, also if the items that have been sent are not picked up. Orders cannot be cancelled.

**Article 13. Telecommunications costs**

If an event happens to the insured abroad that is covered by this category, his/her necessary telecommunications costs ensuing from such event will be reimbursed.

**Article 14. Additional costs in connection with a travel companion who is insured elsewhere**

Additional costs incurred by the insured as a consequence of an event covered under this category, which happens to a travel companion, who is not stated on this certificate of insurance, but due to which the insured has to continue the journey by him/herself alone will also be reimbursed. This cover is effective only if:

- 14.1. The travel companion has valid travel insurance of his/her own;

- 14.2. The event that happens to the affected travel companion is covered by his/her travel insurance and his/her travel insurance does not provide cover for the additional costs incurred by the insured travelling with him/her;
- 14.3. The affected travel companion and the insured intended to travel to and from their destination together;
- 14.4. The additional costs incurred by the insured are demonstrably necessary and have been reasonably incurred during the journey.

**Article 15. Special obligations in the event of damage**

With regard to Article 6 of these category conditions the insured shall prove the right to reimbursement to the Company by means of statements. Examples of such statements are, among others, a statement of the public transport company, the car repair company or emergency service, the airline company or the police authorities.

**If the insured fails to fulfil said obligations, the Company will not pay any reimbursement.**

<b>Category II. TRAVEL LUGGAGE</b>
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**These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.**

**Article 1. Nature and scope of the insurance**

The word luggage is taken to mean: the luggage which the insured takes with him/her on the journey for his/her personal use.

If the insured luggage is damaged by theft, loss, misappropriation or damage, the Company shall reimburse this damage up to the maximum amount of the insurance stated on the cover overview below the insurance policy taken out. In the event of damage to or loss of an insured object with accessories, only one insured person can claim reimbursement.

As long as the insurance is in effect, the insured is also insured against damage to luggage which is sent on or after by boat, train, bus or plane, against receipt.

The maximum insured amounts stated on the cover overview below the insurance policy taken out shall apply to the luggage mentioned in Articles 1.1. up to and including 1.9. with due observance of the stipulations stated below:

- 1.1. Photo, film, video/dvd and computer equipment, including image, sound and data media. All the objects that together make up the equipment are considered to be one object, such as cameras, objectives, filters, tripods, film suns, recorders, bags, etc. The term computer equipment shall be taken to mean: computers (including organisers), including peripherals and software.
- 1.2. Valuables: jewellery, watches, furs, radio and television sets, gold, silver or platinum objects, precious stones, pearls, binoculars, sound and visual equipment (except for photo, film, video/dvd, computer and telecommunications equipment) and other valuables.
- 1.3. Telecommunications equipment.
- 1.4. Contact lenses and spectacles
- 1.5. Musical instruments: musical instruments and accessories (except for drumheads, strings and mouthpieces).
- 1.6. Travel documents.  
Travel documents is taken to mean: driving licences and registration certificates, transport tickets purchased specifically for use during the journey, IDs, tourist cards, passports and visa.
- 1.7. Medical equipment: medical equipment including the costs of repair.

The word luggage is also taken to mean:

- 1.8. Goods purchased during the journey.
- 1.9. Gifts for third parties: goods purchased by the insured before or during the journey, intended as gifts/presents for third parties.

**Article 2. Deductible**

To all the damages described in Article 1 (except Article 1.6.) the deductible stated on the cover overview applies.

**Article 3. Clothes and toiletries replacement**

The Company will reimburse clothes and toiletries replacement insofar they have to be purchased during the insurance's cover period, because the registered luggage was missing or delayed **for more than 4 hours** during public transport. This reimbursement shall never exceed the amount stated on the cover overview under the insurance policy taken out, which shall apply in addition to the insured amount for Travel Luggage.

**Article 4. Insured value**

In the event of irreparable damage, loss, misappropriation or theft, the reimbursement is granted on the basis of the insured value. The term insured value is taken to mean the replacement value, after deduction of an amount for depreciation due to ageing or wear and tear; such amount will not be deducted if the lost or damaged goods are less than one year old. The term replacement value is taken to mean: the amount required to obtain new objects of the same type and quality. No higher amount will be paid than the amount for which the insured object was purchased. In the event of irreparable damage, the reimbursement will be paid on the basis of the costs of repair. However, the amount paid shall not exceed the amount paid in the event of irreparable damage. The Company has the right to reimburse the damage in kind.

**Article 5. Transfer of insured objects**

If the insured objects are damaged, they cannot be transferred to the Company, unless the Company desires this. Once the Company has paid a reimbursement to the insured for lost, damaged or missing goods, the insured shall transfer the right of ownership for these goods to the Company. As soon as the insured knows that the lost or missing goods have been found, he/she shall report this to the Company. If the goods are found within three months after the date on which they were lost, the insured shall take them back and repay the reimbursement to the Company.

**Article 6. Special obligations in the event of damage**

- 6.1. In the event of loss, theft or misappropriation the insured shall report this immediately to the local police authorities. If such report is impossible, the insured must report this at the first possible opportunity. The insured shall submit a statement of this report to the Company.

- 6.2. If the insured loses his/her luggage due to loss, theft or misappropriation at a hotel, he/she shall report this immediately to the hotel management. The insured shall submit a statement of this report to the Company. The stipulations of Article 6.1. shall remain in full force.
- 6.3. If the luggage is taken with a means of public transport or another means of transport, the insured shall check his/her luggage upon receipt, to verify whether it is in good condition and that nothing is missing. If the insured establishes damage or loss, he/she shall report this immediately to the carrier. The insured shall submit a statement of this report to the Company.
- 6.4. The burden of proof of theft, loss, misappropriation or damage of luggage as well as the amount of the damage and the fact that the insured really was in possession of it is always the responsibility of the insured. The insured shall furthermore prove the damage by means of original invoices or duplicates thereof, guarantee certificates, statements by experts about the possibility of repair and other evidence required by the Company. In the event of damage, the insured shall also enable the Company to inspect the luggage before it is repaired and/or replaced.

**If the insured fails to fulfil said obligations, the Company will not pay any reimbursement.**

#### **Article 7. Special exclusions**

The cover does not include:

- 7.1. Theft, loss, misappropriation or damage to money and traveller's cheques, stamps, documents, photos, documents of value such as public transport subscriptions, discount cards, season tickets, entrance tickets, passes, etc., commodities, removal goods, sample collections and items of art or collector's value.
- 7.2. Theft, loss, misappropriation or damage to vehicles and/or trailers, including bicycles, caravans (including the tent part), airplanes, (inflatable and collapsible) boats, surfboards and any other vehicles or parts or accessories thereof.
- 7.3. Tools, sound and video equipment built in the car, roof rack, ski boxes, non-skid chains and jetbags.
- 7.4. Winter sport equipment (the insured's own or rented skis including straps, ski sticks and ski shoes) and (the insured's own or rented) sports equipment used for special (winter) sports.
- 7.5. Damage as a result of gradual weather effects or other effects (excepting natural disasters), wear and tear, own defect, own decay, moths, rodents, insects, etc.
- 7.6. Other damage than to the goods themselves.
- 7.7. Damage such as blots, scratches, dents, spots etc. unless the goods can no longer be used due to such damage.
- 7.8. Theft, loss, misappropriation or damage to luggage which is abandoned in or on a motor vehicle and/or trailer with which the journey's destination is not reached.
- 7.9. Breaking of fragile objects and/or the consequences thereof except for damage caused by an accident to the means of transport, break-in, theft, robbery or fire.
- 7.10. Theft, loss, misappropriation or damage to goods received and/or given to use on loan during the cover period of the insurance. Unless the person from whom the goods have been received to use on loan and/or to whom the goods have been given to use on loan is also insured with the Company for the same risk and on the same insurance certificate.
- 7.11. All documents not mentioned in Article 1.6.
- 7.12. Underwater sports equipment
- 7.13. Damage to accommodation

#### **Article 8. Caution Clause**

The following cases are not eligible for reimbursement:

##### **8.1. Normal caution:**

If the insured (or the person whose assistance the insured is using) has not observed normal caution to prevent theft, loss, misappropriation or damage of the insured luggage. Normal caution has at any rate not been observed if the insured luggage is left unattended other than in a properly locked room.

##### **8.2. Better precautions:**

If the insured can be reasonably expected to have taken, and should have taken better precautions in the given circumstances to prevent theft, loss, misappropriation or damage to the insured luggage.

##### **8.3. Public transport:**

Damage to or loss, theft or misappropriation travel documents, valuables and photo, film, video, computer and telecommunications equipment not taken as hand luggage during transport by boat, train, bus or airplane.

##### **8.4. Theft of or from motor vehicles:**

Theft of the insured luggage of or from motor vehicles, unless the insured can prove that:

- it has been left behind in a properly locked boot\*, invisible from the outside, the theft took place between 07.00 a.m. and 22.00 p.m. local time and there is evidence of forcible entry. However, the insured is never entitled to reimbursement if the insured luggage has been abandoned without supervision for over 24 hours.
- it has been abandoned without supervision during a short interruption during the journey to have a break and/or during an emergency situation and there is evidence of forcible entry. In this case there is only entitlement to reimbursement for valuables, travel documents, photo, film, video, computer and telecommunications equipment if they have been left behind in a properly locked luggage boot,\* invisible from the outside.

\* In motor vehicles with a third or fifth door or in a station wagon, the boot must, in addition, be covered with a back shelf or a similar, fixed facility.

##### **8.5. Theft from caravans and campers:**

- a. Theft of valuables and travel documents from a caravan or camper unless these items are stored inside the locked caravan or camper in a safe and there are traces of break-in.
- b. Theft of photo, film, video, computer and telecommunications equipment from a caravan or camper unless these items are stored inside the locked caravan or camper in a storage facility equipped with a lock and there are traces of break-in.

##### **8.6. Theft from tents:**

Theft of valuables, travel documents, photo, film, video, computer and telecommunications equipment, if they have been left unattended in a tent (awning).

### Category III. MEDICAL EXPENSES

**These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.**

#### **Article 1. Nature and scope of the insurance**

The Company will reimburse the medical expenses the insured has to incur due to an illness or disease or an accident that occurred during the insurance's cover period, up to the insured amount stated on the cover overview below the insurance policy taken out. Medical expenses exclusively include:

- doctor's and specialists' fees;
- the costs of hospitalisation;
- the costs of the operation and the use of the operating theatre;
- the costs of X-rays and radiation treatment prescribed by the doctor;
- the costs of medicine, bandages and massage prescribed by the doctor;
- the costs of the insured's medically necessary transport to and from doctors and the nearest hospital.

The above-mentioned costs will only be reimbursed if the doctor, the specialist and/or the hospital are acknowledged by the competent institutions.

#### **Article 2. Reimbursement of medical costs abroad**

The Company will reimburse:

- 2.1. The expenses mentioned in Article 1, of medical assistance in the area of insurance. This reimbursement shall come into effect on the date on which the treatment starts and shall continue until the first opportunity of the insured to return to Denmark. The insured shall never be entitled to a reimbursement exceeding 90 days.
- 2.2. The elbow or armpit crutches or wheelchair purchased or rented on medical prescription, provided that these costs have been incurred within 90 days after the sickness arose and/or the accident happened.
- 2.3. The costs of prostheses (except teeth prostheses), if the insured has to purchase them abroad as a consequence of an accident at a specialist's prescription.

#### **Article 3. Reimbursement of medical costs in Denmark**

The Company will reimburse:

The costs of medical assistance referred to in Article 1 if the insured falls ill or is involved in an accident during the journey from his residence in Denmark to the foreign travel destination and/or during the return journey to Denmark.

#### **Article 4. Reimbursement of dentist's costs**

The Company will reimburse dentist's costs incurred during the period of cover in the event of urgent assistance.

#### **Article 5. Deductible**

To all the damages described in Article 1 the deductible stated on the cover overview applies.

#### **Article 6. Special stipulations**

- 6.1. The insured has to have him/herself treated or nursed in ways that are not unnecessarily expensive and which are in accordance with his/her current insurance/facility. If the insured has no insurance elsewhere, the Company shall limit the reimbursement of hospitalisation to the costs of hospitalisation of the lowest class.
- 6.2. If the treatment takes place in the country of which the insured is a national, the Company shall only reimburse the costs of treatment for diseases, disorders and deviations which the insured did not have before the policy's effective date and for which he/she has never been treated before.
- 6.3. If the insured is hospitalised in a foreign hospital over two hours, the Company will only reimburse the treatment if it could not be postponed until after the insured's return to Denmark.

#### **Article 7. Special exclusions**

The insured will not be indemnified for medical expenses in the following cases:

- 7.1. If the sickness is related to the use of medicine/preparations to decrease or increase body weight.
- 7.2. If the insurance policy has been taken out and/or has come into effect whilst the insured was already under medical treatment, the costs of such continued or prescribed treatment will not be reimbursed.
- 7.3. The costs of an operation will not be reimbursed if the operation could have been postponed until after the insured's return to Denmark.
- 7.4. The costs of follow-up treatment in Denmark and all costs in Denmark except if covered by article 3 of this category.

## Category IV. CANCELLATION

These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.

### **Article 1. Purpose and scope**

The Company guarantees any insured reimbursement as further described in Article 3 up to the insured amounts stated on the cover overview in the event of: cancellation of the insured's booked flight, if this is the direct consequence of any of the events mentioned in Article 2.

The insurance is strictly personal and cannot be transferred. There are as many policies as the number of insured persons stated on the insurance certificate. The stipulations that apply to a particular insured person do not apply to others, unless this is explicitly stated. The urgent reason for cancelling the booked flight(s) can be submitted to the medical advisor of the Company for assessment.

### **Article 2. Insured events**

The reimbursements mentioned in Article 3 shall only be paid if the damage is directly and exclusively caused by the following unforeseen events that occurred during the insurance's term of validity:

- 2.1. the insured has died, fallen seriously ill, incurred serious injury due to an accident, provided that this has been medically established by the attending physician/specialist within 24 hours after the cancellation;
- 2.2. a relative of the insured to the first or second degree of sanguinity has died, or has a life-threatening disease or a life-threatening injury due to an accident in the opinion of a physician;
- 2.3. pregnancy of the insured, provided that this has been medically established by the attending physician/specialist;
- 2.4. a medically necessary operation which a family member not travelling with the insured has to undergo unexpectedly; This event is not insured if the family member concerned is on a waiting list for the operation;
- 2.5. operation of the insured in connection with a donor organ transplant;
- 2.6. property (real estate, inventory, household effects or merchandise) of the insured in Denmark or the company in Denmark where he/she is employed caused by fire, theft, explosion, storm, lightning or flood, has been seriously damaged, so that his/her presence is urgently required;
- 2.7. damage caused by fire, explosion, storm, lightning or flooding to the insured holiday accommodation of the insured, rendering a stay at such place impossible. A precondition for this is that the owner/lessor of the holiday accommodation concerned refuses to pay a reimbursement.
- 2.8. death, serious illness or injury due to an accident of the insured's family or friends residing abroad, due to which the intended stay of the insured with these persons is not possible;
- 2.9. the insured has become redundant and can submit a permit to terminate a contract of employment, issued in connection with economic reasons of the company;
- 2.10. the insured, after unemployment for which the insured was paid an unemployment benefit and for school-leavers insofar the departure date is after 31 May following the year in which they left school, has accepted employment of at least 20 hours per week for a period of at least one year or for an indefinite period of time. A precondition is that the date of employment is within 90 days before the end of the validity term of the insurance;
- 2.11. the insured is under an obligation to take a re-examination during the booked journey and the re-examination cannot be postponed; A precondition for this, however, is that this concerns a re-sit of an exam for the completion of a multi-year education;
- 2.12. the insured cannot be vaccinated and/or take medicine for medical reasons, whereas this is obligatory before the journey or the stay at the destination concerned;
- 2.13. the unexpected refusal of a visa required for the insured, unless the insured cannot obtain the visa because he/she or his/her representative has applied for it too late;

### **Article 3. Reimbursement of cancellation costs**

If the insured has to cancel (a) booked flight(s) due to an event mentioned in one of the events mentioned in Article 2, the Company will reimburse:

- 3.1. the amount the insured owes to Air France.
- 3.2. the costs of rebooking the flight at a later date, which prevents complete cancellation. Those costs cannot be higher than the costs the Company would have reimburse in case of cancellation.

### **Article 4. Deductible**

To all reimbursements described in article 3, 5 and 6 the deductible on the cover overview applies.

### **Article 5. Reimbursement paid to family members travelling with the insured/travel companions of the insured**

The Company will pay the reimbursement mentioned in Article 3 to the accompanying family members of the insured as well as one travelling companion provided that they have taken out a cancellation insurance with the Company for the same period.

### **Article 6. Reimbursement in connection with a travel companion who is insured elsewhere**

The Company will also pay the reimbursement mentioned in Article 3 to the insured if he/she cancels the journey due to an event insured under this category that has happened to a travel companion, who is not insured with the Company. A precondition for this is that this travel companion has taken out cancellation insurance of his/her own and that he, pursuant to such insurance, has received a reimbursement and that the insured and this travel companion intended to travel to and from the destination together.

**Article 7. Special obligations in the event of damage**

In the event of damage the insured or his/her successor(s) must do the following:

- 7.1. inform Air France within 24 hours after the insured event;
- 7.2. demonstrate to the Company the entitlement to payment by submitting statements; such as a doctor's certificate, and employer's statement, a cancellation costs receipt and any other evidence and information the Company deems necessary. The insured shall visit a medical examiner to be engaged by the Company if the Company deems this necessary.

**If the insured fails to fulfil said obligations, the Company will not pay any reimbursement.**

<b>Category V. LEGAL ASSISTANCE</b>
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**These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.**

If the insured needs legal assistance outside of Denmark :

- The Company will pay the costs of the insured's lawyer up to the maximum amount stated on the cover overview when an action is brought against the insured, but only if the facts of which the insured is accused do not fall under the criminal law of that country;
- Facts that have to do with the insured's occupation or the use or the control of a motorised vehicle, form a formal exclusion for this guarantee;
- The insured is obliged to send as soon as possible all evidence to the Company that can prove the costs of the insured's lawyer in this case.

<b>Category VI. TRAVEL LIABILITY</b>
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**These category conditions shall also be governed by the General Provisions, unless they are deviated from in these category conditions.**

**Article 1. Which risk does the Company assume?**

The Company shall provide insurance coverage against everyday liability risks if during the contracted trip compensation claims are brought by third parties against the insured due to a loss occurrence on the grounds of statutory liability provisions as set forth under private law. Loss occurrences shall be death, injury or impairment to human health (bodily injury) or damage to or destruction of property (property damage).

**Article 2. How does the Company protect the insured against liability claims and to what extent does it pay indemnity?**

The Company shall examine liability claims in respect of their validity, reject unjustified claims and indemnify any damage as caused by the insured.

The Company shall pay indemnity insofar as it recognises its duty to indemnify or approves admission of liability on the part of the insured. The Company shall further pay indemnity if it effects or approves a settlement, or where decreed by court ruling.

If the injured party or his legal successor asserts a liability claim before the courts, the Company shall at its own cost litigate on behalf of the insured.

Where the Company deems it desirable or prudent to authorise the appointment of defence counsel in criminal proceedings against the insured arising from an insured loss occurrence, the Company shall bear the costs of such defence counsel.

The Company shall not be responsible for any and all resulting additional expenditure in respect of the main issue, interest and costs following the insurer's failure to conclude a liability claim by means of admission, satisfaction or settlement due to resistance on the part of the insured.

The sums insured as stipulated in the insurance policy or information for policyholders shall form the maximum limit in respect of the scope of benefits payable by the Company.

**Article 3. Which risks are not insured?**

Insurance cover shall not extend to:

**Liability claims**

- 3.1 insofar as they exceed the scope of the insured's statutory liability as a result of contractual or other commitments;
- 3.2. among and between insureds travelling together and insureds and their accompanying relatives;
- 3.3. due to the transmission of illness by the insured;
- 3.4. due to damage directly or indirectly arising from or caused by the execution of professional activities.
- 3.5. due to a damage directly or indirectly arising from the practice of a sport..

**Liability claims against the insured**

- 3.6. in respect of hunting activities;
- 3.7. due to damage to third party property rented by or on loan to the insured, or obtained through unlawful interference, or in the insured's custody. Liability arising from damage to rented holiday accommodation and hotel rooms shall be included, but not rented furniture and furnishings;
- 3.8. as the owner, possessor, keeper or driver of a power, air or motor-driven water vehicle due to damage caused through the use of such vehicle.

**Article 4. Duties and obligations after occurrence of an insured event**

Insured event shall be deemed to be the occurrence of a loss which could lead to liability claims against the insured.

- 4.1. Each and every insured event shall be reported in writing to the Company without due delay.
- 4.2. The institution of a preliminary investigation or the issue of orders imposing punishment or of a default summons shall be reported to the Company without due delay even if the Company is already aware of the insured event.
- 4.3. If the claim to compensation against the insured has been asserted, the latter shall duly notify the Company within one week of the claim having been raised.
- 4.4. The insured shall also notify the Company where a claim has been asserted through the intervention of judicial or state aid.
- 4.5. The insured shall be obliged subject to observation of instructions of the Company to take all possible steps to minimise the loss and to do everything possible with a view to clarifying the loss event. The insured shall provide a detailed and truthful loss report, supply information in respect of all circumstances surrounding the loss occurrence and submit the corresponding documents.
- 4.6. If the liability claim is taken to a court of law, the insured shall allow the Company to conduct the trial, grant the legal counsel appointed and nominated by the Company full authority to act on his behalf and submit all such declarations as may be deemed necessary by legal counsel or the Company. The insured shall without awaiting instructions from the Company raise objection within the specified time or seek the necessary legal remedies against orders decreed by the courts or by the state in respect of compensation.
- 4.7. The insured shall not be entitled without the prior agreement of the Company to admit or satisfy a liability claim in total or in part or by way of settlement. Where the insured nevertheless pays compensation without seeking the prior approval of the Company, the latter shall be exempted from its duty to indemnify unless due to the circumstances the insured was unable to reject admission or refuse payment of compensation without obvious inequity.
- 4.8. If as a consequence of altered circumstances the insured obtains the right to demand the cancellation or reduction of a payable annuity, the insured shall be obliged to allow the Company to exercise such right on his behalf. The provisions of Articles 4.3. o 4.5. shall apply accordingly.
- 4.9. The Company shall have full authority to submit on behalf of the insured all such declarations as the insurer deems fit to settle or avert a claim.
- 4.10. Intentional or wanton violation of any one of these obligations may exempt the Company from its duty to indemnify.