

safeAway Travel Insurance Conditions

TABLE OF CONTENTS

CHAPTER 1 – CONDITIONS FOR PURCHASE OF THE INSURANCE ETC.....	3
1. Which products are applicable for these travel insurance terms and conditions?	3
2. Requirements for health card and departure point.....	3
3. The blue EU health card.....	3
4. How does the travel insurance cover – with and without add-ons?	3
5. Who is covered by the travel insurance?	3
6. What types of trips are covered by the travel insurance?	3
7. When should the travel insurance be purchased?	3
8. When does the travel insurance cover?	3
9. Where does the travel insurance cover?	3
10. Definitions.....	4
11. Data Protection.....	6
CHAPTER 2 – INSURANCE CONDITIONS.....	7
SECTION A – PLUS-COVER	7
1. Illness.....	7
2. Repatriation.....	8
3. Patient escort and summoning	9
4. Crisis counseling.....	10
5. Missed departure	10
6. Recall	11
7. Private liability abroad.....	11
8. Legal assistance abroad.....	12
9. Detention	13
10. Evacuation and terrorism.....	13
11. Advice in case of claim.....	14
12. Search and rescue.....	14
13. Rescue as a result of search.....	14
SECTION B - PREMIUM-COVER	14
14. Medical malpractice	14
15. Dentist and physiotherapy.....	15
16. Deductible at vehicle hire.....	15
17. Return trip by recall.....	16
18. Accident and assault – including disability.....	16
19. Accident and assault - Death.....	17
20. Accident and Assault - Dental damage.....	17
21. Holiday compensation	18
SECTION C – PERSONAL BELONGINGS AND BAGGAGE	19
22. Baggage and personal belongings.....	19
23. Tickets, passports and credit cards.....	20

24. Baggage delay.....	20
<hr/>	
SECTION D – GENERAL CONDITIONS.....	21
<hr/>	
25. General exclusions.....	21
26. Cancellation of Insurance/Refund of paid premium.....	21
27. Insurance sum.....	21
28. Incorrect information.....	22
29. Double insurance.....	22
30. Assignment of claims.....	22
31. Recourse.....	22
32. Right of withdrawal.....	22
33. Complaint.....	22
34. The insurance company.....	23
35. Jurisdiction and legislation.....	23

PLEASE NOTE:

The following is a free translation. In the event of disputes and disagreements, only the Danish edition of the insurance conditions is applicable.

Chapter 1 – Conditions for purchase of the insurance etc.

1. Which products are applicable for these travel insurance terms and conditions?

These terms and conditions are valid for the products 500-3 (Adult travel insurance) and 600-3 (Youth & Students travel insurance). The product 500-3 covers persons of up to and including 70 years of age at the inception of this policy (i.e. first day of coverage). If you turn 71 during your trip, you will be covered until your arrival to Denmark or the conclusion of your policy. Persons under 35 years of age are in the first place offered the so-called Youth & Students product which is cheaper, but are indeed entitled to buy the 500-3 Adult product.

The product 600-3 covers persons aged 34 or less at the start date of the policy (first day of cover). If you turn 35 during your trip, you will be covered until your arrival to Denmark or the conclusion of your policy.

2. Requirements for health card and departure point

To purchase a travel insurance, it is a condition that you have a yellow health card at your time of departure and is eligible for benefits according to Act on Public Health Insurance.

It is also required that you depart from Denmark at the first day of coverage.

Did you purchase the travel insurance without complying with the above requirements, the travel insurance does not cover, and you can get a refund upon request – minus an administration fee.

3. The blue EU health card

For trips in areas that are covered by the blue EU health card, it is a condition that you are capable of obtaining the card during the trip or have brought it with you on the trip. The insurance covers those expenses that are not already covered by the blue EU health card.

4. How does the travel insurance cover – with and without add-ons?

The base cover does not include:

- Chapter 1, section C (Personal belongings and baggage). This cover can be purchased as an add-on, when you buy the insurance.

Unless otherwise stated, a deductible of DKK 750 per person per claim is due, unless you have purchased the add-on "coverage with no deductible".

Your coverage and add-ons are stated on your policy.

5. Who is covered by the travel insurance?

The person (or persons) whose names are shown on the policy.

6. What types of trips are covered by the travel insurance?

All holidays, study abroad trips, along with business trips in the chosen geographical area of coverage (see point 9) no longer than 12 months. It is possible to extend your travel insurance. safeAway must accept your extension request by making an individual assessment.

Skiing trips are not covered, please see point 25.6.

7. When should the travel insurance be purchased?

You must purchase the travel insurance – along with possible additions – no later than before departure from Denmark.

Additional coverage can be purchased subsequently by contacting safeAway.

8. When does the travel insurance cover?

The insurance period appears on your policy.

The travel insurance covers from the time you leave your home/place of stay in Denmark to begin your trip. The travel insurance ends at the time you arrive at your home/place of stay – or when the insurance period ends, if this will happen before your return home.

If your return trip delayed without your fault, the insurance period is extended with up to 48 hours without additional charge.

9. Where does the travel insurance cover?

The policy covers in the geographical area for which you have bought coverage, according to what is stated below.

The insurance does not cover trips in Denmark.

The insurance is divided into three geographical areas:

1. Europe Extended, meaning: EU and EEA along with: Albania, Algeria, Bosnia-Herzegovina, Egypt, Gaza, Belarus, Israel, Jordan, Kosovo, Lebanon, Libya, Macedonia, Morocco, Moldova, Montenegro, Palestine, Russia (west of Ural), Serbia, Switzerland, Syria, Tunisia, Turkey, Ukraine and the West Bank.

The above mentioned countries' territories abroad, such as French Guadeloupe are exempt from the above geographical coverage. When traveling to these countries, coverage area 2 should be selected.

2. Worldwide, excluding USA and Canada

3. Worldwide, including USA and Canada

10. Definitions

For the purpose of this travel insurance, the terms below are defined as:

- **Dangerous sports** Autocross, mountain climbing (including trekking/hiking and walking above 2500 m.), boxing, kite flying, drag racing - MC/car, skydiving, folk race – car, formula racing –car, defense sport, go-cart, grass track racing – MC, ice racing – MC/car, jiu-jitsu, judo, martial arts, karate, kickboxing, kendo, moped cross racing, kung-fu, long distance racing – MC, mini rally – car, mini speedway – MC, motocross – MC, rafting, rally, abseiling on mountain walls, roadracing MC, self defense, speedway, sports car racing, standard car racing, stockcar, taekwondo, thaiboxing, trial – MC, TT-racing - MC
- **Departure time:** date and time where you leave Denmark.
- **Acute illness:** A newly emerged illness, a reasonable suspicion about a newly emerged serious illness, or an unexpected deterioration in a consisting or chronic illness.
- **Time of arrival:** Date and time that is stated by the travel agent in the itinerary or the like. In cases where a specific time has not been stated, the first day where the damage has happened is counted in.
- **The blue EU health card:** The blue EU health card covers holidays, internships or au-pair trips, study abroad and other education in EU countries, Norway, Iceland, Lichtenstein or Switzerland.
- **Epidemics:** Several people who are infected with the same disease in a short amount of time.
- **Additional expenses:** Expenses inflicted on a person only due to an eligible damage. Expenses that were supposed to be held regardless the damage are not considered to be additional expenses.
- **Family:** Defined as a person's spouse, partner, children, foster children, grandchildren, in-laws, parents, siblings, stepsiblings, foster siblings, grandparents, sisters-in-law or brothers-in-law.
- **Planned itinerary:** Itineraries that can be documented through a description of travel schedule from a travel

agent, purchased flight-, train- or bus tickets or booked nights at a hotel or vacation home.

- **The Insurance Company:** The legally responsible insurer is Inter Partner Assistance SA (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorized by the National Bank of Belgium, which is the single liable part. Some of the services under this Policy will be provided by IPA's agent, Falck Global Assistance, Sydhavnsgade 18, DK-2450 Copenhagen SV, Denmark
- **Return:** A trip back to Denmark, where you can travel, being healthy, on maximum the same class as the original return trip.
- **Repatriation:** Prescribed transport from the country in which you were injured to Denmark. Repatriation is either made in an ambulance plane or regular plane. This is decided by safeAway's physician.
- **Household:** Persons who are married or in a relationship with you, including stay-at-home children, provided these are registered on the same address (regular home) as you. Foster children and stepchildren are also included in this definition.
- **Checked-in baggage:** All subjects that a person checks in before departure and that are taken into custody by the airline. A bag tag is required on all checked pieces of baggage, as well as a receipt on each individual piece of baggage.
- **Assault:** Demonstrable injury caused by an intentional criminal act.
- **Foster children:** A child who is registered on the same address as you, and where you are approved as the primary caregiver by the official authorities.
- **Foster parents:** Persons who are not your biological parents, but who are approved as your primary caregivers by official authorities.
- **Foster siblings:** Persons who are not your biological siblings or stepsiblings, but with whom you live or have lived with at your parents, stepparents or foster parents.
- **Professional sports:** Sport that is not included in the following definition of amateur sport: Amateur sport is played for your own interest without contractual obligations to a club, personal sponsor or club sponsor etc., and without receiving compensation except for travel and stay. Sports wear, equipment etc. that the athlete accepts/borrows, along with smaller prizes,

including prize money, that the athlete may win by competing are not considered compensation.

- **Prostheses:** Artificial limbs, including artificial teeth, sets of teeth and braces.
 - **Cost of the trip per day:** Travel expenses that must be paid, or paid non-refundable expenses, for transport, accommodation and other touristic services divided by the duration of the trip (the day of arrival and day of departure is counted in). It is a requirement that other touristic services are booked and paid before departure from Denmark. When traveling in your own vehicle, compensation is 100 kr. per day per person to cover gas expenses (maximum 400 kr. per day per vehicle), along with the cost of the trip per day for accommodation, other transport and other touristic services according to the above.
 - **Travel period:** A travel period is the scheduled number of days the trip should have lasted, according to documentation. The duration of a travel period is set from the time you leave your home in Denmark.
 - **safeAway A/S:** Agent for the Insurer. safeAway is authorized to sell and manage the insurances. safeAway A/S' CVR no. is 35408797.
 - **Jewelry:** Artifacts where gold, silver, platinum, pearls and gemstones are included.
 - **Sports equipment:** Golfing equipment, diving equipment, surfboards, skiing equipment, bikes, hunting equipment etc.
 - **Stepchildren:** Children who are not your biological children, but whose father or mother is your spouse/wife/husband (living together in a marriage-like relationship on the same address).
 - **Stepparents:** Persons who are not your biological parents, but who are married or live together (registered on the same address) in a marriage-like relationship with one of your biological parents.
 - **Stepsiblings:** Persons who are not your biological siblings, but whom you live or have lived with in a sibling-like relationship for minimum one year.
 - **Act of terrorism:** An act of terrorism is an action, including, but not limited to, violence or a threat of the use of violence, made by one or more persons, regardless if their acts are on behalf of themselves or through one or more organizations and/or authorities, committed with a political, religious, ideological or ethnic reason, including the intention to influence a government and/or spread fear in the public or parts of it. To characterize the act as terrorism, it is assumed that the act is made to influence a government and/or spread fear in the public or parts of it.
- **Chewing damage:** Dental damage, including damages to prostheses that arise while eating or chewing.
 - **Accident:** A sudden, external impact on the body that leads to immediate documentable damage to the body. If arms and/or legs are injured, it is not required that the impact is external.
 - **Scientific expeditions:** Expeditions to areas where local authorities request a special permission in order for you to travel and stay there.
 - **Complication(s) of Pregnancy:** the following unforeseen complications of pregnancy as certified by a medical practitioner: toxæmia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta prævia; post partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/ medically necessary termination; and any premature births or threatened early labour
 - **Home:** your usual place of residence in Denmark.
 - **Manual labor:** Below list includes labor that is considered manual. Persons who do office work in any of the below business areas are not considered manual laborers. Asphalt work, auto mechanic, gas installer, farrier, firefighter, diver, electrician, kitchen installer, factory worker, mover, dustman, forestry, plumber, glazier, blacksmith, gravel workers, iron foundry, earth and concrete works, limestone work, boiler cleaning, claysmith, crane operator, machinist, oil refinery, offshore bearer, installing antennas, rescue corps, pipelines, shipyards, chimney sweepers, forest workers, butcher, forging, joinery, scaffolding, foundry work, shipping, roofing, carpenters, roadworks, window washer, workshop work
 - **Medical condition(s):** any medical or psychological disease, sickness, condition or injury
 - **Medical emergency:** a bodily injury or sudden and unforeseen illness suffered by you while you are on a trip outside the country of residence and a registered medical practitioner tells you that you need immediate medical treatment or medical attention.
 - **Medical practitioner:** a legally licensed member of the medical profession, recognized by the law of the country where treatment is provided and who, in rendering such treatment is practicing within the scope of his/her license and training, and who is not related to you or any travelling companion.
 - **Policyholder:** the lead traveler who purchases the insurance policy for all insured person(s).

- **Strike or Industrial Action:** any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.
- **Unattended:** when you are not in full view of and not in a position to prevent unauthorized interference with your property or vehicle.
- **You/your/insured person(s):** each person travelling on a trip whose name appears in the travel certificate.
- **Bodily Injury:** an identifiable physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to be a bodily injury.

11. Data Protection

In using these benefits you also agree we may:

- a) disclose and use information about you and your benefits – including information relating to your medical status and health – to companies within the AXA Assistance Group of companies worldwide, our partners, service providers and agents in order to administer and service your benefits, process and collect relevant payments and for fraud prevention;
- b) undertake all of the above within and outside the European Union (EU). This includes processing your information in countries in which data protection laws are not as comprehensive as in the EU. However, we have taken appropriate steps to ensure the same (or equivalent) level of protection for your information in other countries as there is in the EU; and
- c) monitor and/or record your telephone calls in relation to cover to ensure consistent servicing levels and account operation.

We use advanced technology and well defined employee practices to help ensure that your information is processed promptly, accurately and completely and in accordance with applicable data protection law.

If you want to know what information is held about you by the AXA Assistance Group, please write to:

Falck Global Assistance
Sydhavnsgade 18
DK-2450 Copenhagen SV
Denmark

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly.

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Insurance tax is adjusted according to Act on Taxes on Insurance.

Chapter 2 – Insurance conditions

Section A – PLUS-cover

1. Illness

1.0 Insurance sum – DKK 50.000.000 combined maximum for claims under this point 1 Illness and point 2 Repatriation

1.1 What claims are covered?

The travel insurance covers claims due to acute illness or injury occurred on the trip.

The travel insurance also covers birth as a result of pregnancy complications - see point 1.2.5

1.2 What expenses are covered?

The travel insurance covers necessary expenses for

1.2.1 medical treatment given by a doctor with authorization in the country in which you are treated (attending physician).

1.2.2 hospitalization in a two-bed hospital room ("semi-private") unless otherwise prescribed by safeAway's physician or agreed on between attending physician and safeAway's physician.

1.2.3. necessary expenses for room and board for relatives, whom, by to your choice, decides to hospitalize him/herself during your hospitalization, provided the hospital has the needed facilities to do so.

1.2.4 phone calls to safeAway, including safeAway's emergency phone center and safeAway service offices around the world.

1.2.5 All reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a trip. Claims involving multiple births are considered to be one event.

1.2.6 medication, prescribed by an attending physician – or safeAway's own physician.

1.2.7 extension of your travel insurance in cases where your return home is delayed beyond the period of coverage.

1.2.8 local transport with a taxi or ambulance to and from the hospital, attending physician, pharmacy or airport. The transport and the form of transport are to be prescribed by attending physician or safeAway's physician.

1.2.9 patient transport – due to failure of treatment – to the closest hospital suited for treating your condition. It is a condition for coverage that safeAway's physician, after contacting attending physician, deems that the transport is necessary and safe.

1.2.10.1 transport home in the case of death, either to undertaker/crematory, including expenses to statutory – for instance embalming and zinc coffin, or

1.2.10.2 expenses for cremation and/or funeral at the destination, after your relatives' wish. The travel insurance covers only the amount a home transport would have cost,

1.2.11 return – on economy class – to the starting point for the return trip, provided there, at the time of the attending physician's prescribed return trip, was at least one month left of the initially planned trip with regards to duration and the extend of the travel insurance. The return trip should be made no longer than one month after you have been reported fit for work.

1.2.12 have you, after concluded treatment and discharge from the foreign hospital, not been able to follow the planned and documented itinerary, and have you not been transported home by safeAway, the travel insurance covers reasonable and necessary expenses for:

1.2.12.1 either catching up with the original itinerary – maximum on economy class – to the place you, according to the original itinerary, should have stayed, or

1.2.12.2 return trip to residence in Denmark – maximum on economy class. By returning to residence in Denmark, you are not entitled to receive a possible return trip to your destination.

1.3 The travel insurance covers necessary expenses for

1.3.1 stay on one of safeAway's approved hotels along with room and board up to DKK 1.500 per day, diet, however, up to DKK 250 per day, when the attending physician or safeAway's physician deem that the treatment can be completed ambulant instead of during hospitalization,

1.3.2 residence on a safeAway-approved hotel along with food up to DKK 1.500 per day – food, however, up to DKK 250 per day, after concluded treatment until you can be transported home, travel home by yourself, or catch up with your itinerary.

1.3.3 The travel insurance also covers:

Additional expenses for return trip for your accompanying children/stepchildren/foster children under 18 years on the same class of transportation as parents/accompanying travelers (not in the case of ambulance flight), provided parents and/or accompanying travelers return home as a result of an eligible home transport.

1.4 Exceptions

The travel insurance does not cover expenses for

1.4.1 treatment for chronic or pre-existing illnesses, that, within the past 6 months before leaving Denmark has led to

1.4.1.1 hospitalization,

1.4.1.2 assessment/treatment at a physician, chiropractor, physiotherapist or other practitioner,

1.4.1.3 change in medication,

1.4.1.4 change in the condition

1.4.2 treatment of chronic or pre-existing illnesses, if you

1.4.2.1 have not contacted your physician, have discontinued treatment, although you should know or assume that your condition demanded treatment or had aggravated,

1.4.2.2 are in the terminal phase or have been denied treatment,

1.4.2.3 is signed up for, referred to, or is on a waiting list for assessment/treatment,

1.4.2.4 absence from scheduled consultations within the past 6 months, or that you, due to earlier absence, do not comply to a normal schedule of consultations.

1.4.3 check or treatment – including medication – in order to keep a chronic or pre-existing condition stable and well-regulated,

1.4.4 a prior to departure known/expected need for treatment,

1.4.5 treatment or stay after returning to Denmark,

1.4.6 recreational trips,

1.4.7 treatment or hospitalization when safeAway's physician has assessed that treatment can wait until returning to Denmark,

1.4.8 continued treatment and hospitalization, provided you refuse to be transported home although safeAway's physician has decided that repatriation can take place,

1.4.9 expenses for repatriation arranged by you, that safeAway would not have had, if safeAway had set up the repatriation,

1.4.10 transport due to fear for risk of infection,

1.4.11 expenses caused by a discontinuation of treatment advised by attending physician or safeAway's physician, and

1.4.12 to replace, change or fix prostheses, glasses, contacts, hearing aids or other aids.

1.4.13 expenses which are covered under "the Blue Card/EHIC" pursuant to applicable legislation

1.5 In case of injury – requirements for documentation

It is a condition for safeAway's liability,

1.5.1 that you collect a medical report that states diagnosis and that you give safeAway's physician access to all relevant medical records, including information about past illnesses.

1.5.2 that you, if you have held expenses for illness or injury, send a claim along with original receipts that you wish to get refunded. Also, you should provide us with insights if you hold insurance in other insurance agencies and/or if you are the owner of a credit card.

2. Repatriation

2.0 Insurance sum – DKK 50.000.000 combined maximum for claims under this point 2 Repatriation and point 1 illness

2.1 Which injuries are covered?

The travel insurance covers all cases of acute, serious illness or injury emerged on the trip. The insurance covers as a result of assessment and approval by safeAway's physician, reasonable and necessary extra expenses for repatriation.

2.2 What expenses are covered?

The travel insurance provides coverage, after assessment from safeAway's physician, necessary expenses for:

2.2.1 repatriation to your residence/hospital in Denmark. safeAway's physician will assess, in collaboration with attending physician, if repatriation is necessary and safe, along with which means of transport that should be used. safeAway has the right to provide repatriation to you in order to receive treatment in Denmark. safeAway's physician determines when and how repatriation should take place,

2.2.2 repatriation of regular baggage you might have left behind due to your repatriation,

2.2.3 were you, due to an injury eligible for coverage, not able to follow the itinerary, and have you not been repatriated, the travel insurance covers extra expenses for:

2.2.3.1 catching up with your itinerary, maximum on economy class, to the place where you, according to the planned route, should be located, or

2.2.3.2 repatriation to your residence in Denmark – maximum on economy class. When repatriated, you are ineligible for a return trip.

2.2.4 The insurance also covers extra expenses for repatriation for your accompanying children/stepchildren/foster children under 18 years in the same class of transport as parents and/or accompanying

travelers, provided that parents and/or accompanying travelers travel home as a result of an injury eligible for coverage.

2.2.5 transport to the nearest suitable hospital in case of a treatment failure for claims that are covered by the blue EU card. safeAway's physician determines whether or not there has been a treatment failure.

The travel insurance does not cover expenses for:

2.3.1 repatriation due to chronic or pre-existing conditions that, within the last six months before departure has led to

2.3.2 hospitalization,

2.3.3 assessment/treatment that is not part of a checkup, by a physician

2.3.4 change in medication,

2.3.5 repatriation due to chronic or pre-existing conditions, where you

2.3.6 have not contacted a physician, have refused or discontinued treatment, although you should know or presume that the condition demanded treatment or had worsened,

2.3.7 are in the terminal phase or have been denied treatment,

2.3.8 3 is signed up for, referred to, or is on a waiting list for assessment/treatment,

2.3.9 absence from scheduled consultations within the past 6 months, or that you, due to earlier absence, does not comply to a normal schedule of consultations.

2.3.10 expenses for repatriation arranged by you that safeAway would not have held, had safeAway planned the trip itself

2.3.11 transport in an ambulance plane in cases where transport could be done in another safe way. safeAway's physician will determine this.

2.3.12 repatriation due to the fear of risk of infection.

2.4 In case of damage – requirements for documentation

It is a condition for the liability of safeAway that you, provided that you have held your own expenses for repatriation – send in original medical records, along with claim with original receipts for the expenses you wish to be reimbursed for. Additionally, you must inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

3. Patient escort and summoning

3.0 Insurance sum – Maximum 2 persons, total sum DKK 20.000

3.1 What claims are covered?

The travel insurance covers claims in point 1. Illness and point 2. Repatriation, where you

3.1.1 get an acute illness or injury, expected, by attending physician, to lead to hospitalization for at least three days,

3.1.2 get an acute life-threatening illness/injury covered by point 1.1 Illness,

3.1.3 decease during your trip,

3.1.4 need repatriation, or

3.1.5 is not able to go through with the planned itinerary. This does not include summoning.

3.2 What expenses are covered?

The travel insurance covers

3.2.1 up to two persons by your own choice, along with your accompanying children/stepchildren/foster children under the age of 18,

3.2.2 Summoned person's necessary expenses for transport from his/her home in Denmark and the return trip – maximum on economy class. The travel insurance does not cover if you need repatriation within three days of departure of summoned from his/her home in Denmark.

3.2.3 summoned person's necessary expenses for the return trip to his/her home in Denmark or catching up with a planned itinerary – maximum on economy class – when the patient escort has been concluded either by discharge from the hospital at the scene or return to home/hospital in Denmark,

3.2.4 additional expenses for transport – maximum on the same class as you – however not ambulance plane, in cases where you need to be transported to a suitable treatment facility or repatriated.

3.2.5 additional expenses for stay on one of safeAway's approved hotels, maximum DKK 1.000 per day per person.

3.2.6 additional expenses for food and local transport, up till DKK 250 per day per person,

3.2.7 expenses for summoning arranged by yourself or the summoned, that safeAway would not have had, had safeAway managed the summoning,

3.2.8 additional expenses for extension of existing safeAway travel insurance or purchase of a safeAway travel insurance for the duration of the patient escort or summoning.

3.3 Exception

For summoning in the case of death, point 3.2.5 and 3.2.6 maximum for five days from departure from Denmark.

3.4 In case of damage – requirements for documentation

It is a condition for safeAway's liability

3.4.1 that you send in original documentation for all expenses for hotel, food and transport – for the patient escorts, along with documentation for expenses for accompanying children/stepchildren/foster children under the age of 18,

3.4.2 that you inform safeAway if you have insurance through a different provider and/or are the owner of a credit card.

4. Crisis counseling

4.0 Insurance sum – DKK 40.000

4.1 What claims are covered?

The travel insurance covers your expenses for crisis counseling in case of greater accidents, traumatic events, natural disasters or acts of terrorism that directly involve several persons. safeAway's physician or psychologist assess whether crisis counseling should be introduced.

4.2 What expenses are covered?

safeAway makes a professional crisis counsel available on the scene of the accident. It is concluded, at the latest, by the insured person's return to Denmark.

4.3 Exceptions

The travel insurance does not cover travel to areas, after the Danish Ministry of Foreign Affairs has discouraged entry or recommended returning home/evacuation this or these areas.

4.4 In case of damage – requirements for documentation

You are obligated to provide safeAway with all information that can clarify the case, and you are obligated to fill out a claim, give out relevant documents, including written facts on the case. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

5. Missed departure

5.0 Insurance sum – 100% of claims up to DKK 10.000

5.1 What claims are covered?

The travel insurance covers in case you, without blame and without being able to predict this, show up late for a public or non-public arranged means of transportation and, due to this, has to catch up with your itinerary.

5.2 What expenses are covered?

The travel insurance covers necessary

5.2.1 additional expenses for transport for catching up with the scheduled itinerary – maximum on the same class as the scheduled departure.

5.2.2 additional expenses for stay at a hotel approved by safeAway, maximum DKK 1.250 per day per person,

5.2.3 expenses for food and local transport up to DKK 250 per day.

In case of a damage within 24 hours after departure from Denmark, where safeAway is not capable of transporting you to the scheduled itinerary before half of the trip's planned duration (departure- and arrival dates are counted in as a day each), the travel insurance covers

5.2.4 the cost of the trip for the vacation days you are unable to have. Coverage does not include reimbursement for the day of arrival according to schedule.

5.3 Special provision

It is a condition that the additional expenses have not been paid for by the transport company or any others. It is also a condition that the ticket(s) are booked and paid no later than 24 hours prior to departure.

5.4 Exceptions

The travel insurance does not cover

5.4.1 on the day of departure up to 24 hours after departure, if the travel insurance was purchased on the day of departure.

5.4.2 missing connecting flights in cases where the official minimum connecting time was not present. Have you not been checked in all the way to the final destination, one additional hour will be added to the official minimum connecting time.

5.4.3 expenses for transport arranged by yourself that safeAway would not have had, had safeAway booked the transport.

5.4 on trips to and from Greenland, the Faroe Islands and Iceland

5.5 In case of claim – requirements for documentation

You are obligated to provide safeAway with information on the case and you are obligated to send in a claim and give out relevant, original documentation, e.g. receipts for ticket

purchase, including ticket number, original bills and schedule. You are also required to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

6. Recall

For the PREMIUM-cover Return trip by recall, see point 17.

6.0 Insurance sum – DKK 20.000 – combined sum with point 17. Return trip by recall

6.1 What claims are covered?

The travel insurance covers in cases where you have to interrupt your trip due to occurrence, during the trip, of

6.1.1. acute illness or injury that leads to hospitalization for your spouse, partner (registered on the same address as you), children, stepchildren, foster children, parents, stepparents, siblings, stepsiblings and step foster siblings in Denmark. The person(s) hospitalized should be expected to stay hospitalized for at least 5 days,

6.1.2 life-threatening acute deterioration or death of your spouse, partner (registered on the same address as you are), children, stepchildren, parents, siblings, stepparents, stepsiblings, step foster siblings, grandchildren, grandparents, in-laws, brother-in-laws, sister-in-laws in Denmark or,

6.1.3 considerable damage to your private or professional relations, that needs your immediate attendance due to an economic perspective (e.g. fire, flooding or burglary). The insurance includes extraordinary travel expenses for you, your spouse/partner (registered on the same address as you), children and shared children.

6.2 What expenses are covered?

6.2.1 the travel insurance covers additional expenses – maximum on economy class – for a return trip to your home in Denmark,

6.2.2 the travel insurance also covers additional expenses for a return trip for your accompanying children/stepchildren/foster children under the age of 18 – maximum on economy class – provided that parents and/or accompanying travelers all go home due to recall.

6.2.3 If the person causing the recall is over 75 years of age at the time of recall the insurance covers 50% of the costs under 6.2.1 and 6.2.2.

6.3 Special provisions

6.3.1 it is a condition that the criteria in point 6.1.1 are met by the time of the return trip departure, and that the damage demands your personal and immediate attendance in your country of residence,

6.3.2 it is also a condition that the damage could not have been foreseen/was not expected at the time of your departure from your country of residence.

6.3.3 It is a condition that the covered recall trip starts no later than 5 days after safeAway has approved the recall.

6.4 Exceptions

6.4.1 the travel insurance does not cover recall if you arrive at your home within 48 hours ahead of the original arrival time,

6.4.2 the travel insurance does not cover expenses for return trip arranged by yourself, that safeAway would not have had, had safeAway arranged your return trip.

6.5 In case of damage – requirements for documentation

6.5.1 in case of hospitalization, life-threatening acute deterioration or occurrence of illness/injury or death among persons mentioned in point 6.2.1 or 6.2.2, you are obliged to send in a doctor's note and/or death certificate signed by the attending physician or the hospital in which your relatives have been hospitalized in Denmark

6.5.2 in case of burglary, fire or the like, you need to send in police report as well as state why your attendance is required,

6.5.3 Have you had any expenses due to repatriation, and want to be reimbursed, you are obligated to fill out a claim and send in original receipts for the expenses you want reimbursement for. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

7. Private liability abroad

7.0 Insurance sum

Bodily injury DKK 10.000.000
Damage to objects DKK 5.000.000

The insurance sum is the maximum limit for safeAway's liability after a single event, although this single event might result in several injuries/damages, the liability is on several persons and/or there is coverage on one or more policies at safeAway.

7.1 What claims are covered?

The travel insurance covers, provided that you, due to legislation in the country in which you are, are obligated to pay compensation for bodily injury or damage on objects according to the rules on regular, non-contractual liability. The following is covered: a) the amount you are obliged to pay b) expenses in connection with the legal actions associated with the case.

7.2 What expenses are covered?

The travel insurance covers

7.2.1 the amount you are obligated to pay

7.2.2 expenses (legal assistance) in connection with the decision on the redress, that have been held in agreement with safeAway – maximum DKK 100.000. You are not eligible for coverage in both points 7 and 18

7.2.3 damages to a rented vacation home/hotel including contents, however, with a DKK 1.000 deductible per insurance event. It is a condition that the damaged items have been in your custody.

7.3 Exceptions

The travel insurance does not cover your liability

7.3.1 in contractual relations, including rental agreements,

7.3.2 in business- and employment situations or during internship,

7.3.3 for damage on things – besides point 7.2.3 – that you own, borrow, rent, store, use, carry, process, have put yourself in possession of, or have in custody for another reason,

7.3.4 for damages caused by dogs,

7.3.5 for damages as a result of you, by contamination or other way, inflicting disease to others,

7.3.6 for damages caused by operating a motorized vehicle, snowmobile, caravan, aircraft, sea vessels, or jetski. With regard to sea vessels and jetski, only on equipment longer than 5 meters with sail, or with engine power over 5 hp,

The insurance does not cover

7.3.7 fines or punitive claims,

7.3.8 injuries caused by firearms,

7.3.9 injuries caused by animals.

7.4 In case of damage - requirements for documentation

You are obligated to provide safeAway with all information that can clarify the case, including original police report or receipt from the police, description of the course of events, name and address on all implicated parts, testimonies, and information on other insurances that might cover the damage, and itemized statement on the damages.

You are also obligated to inform safeAway if you have insurance through a different provider and/or are the owner of a credit card.

8. Legal assistance abroad

8.0 Insurance sum – DKK 100.000

safeAway's liability includes one insurance event limited to the insurance sum in point 8.0. If the case is appealed, the insurance sum applies for the collective processing.

8.1 What expenses are covered?

8.1.1 expenses for acquisition of specialist statements, provided these are approved by safeAway in advance,

8.1.2 expenses for your own or the counterparty's legal costs,

8.1.3 expenses for expert opinion,

The travel insurance covers reasonable and necessary

8.1.4 legal fees in connection with specific and current litigations occurred during the trip, that can be submitted to court and are not in connection with a person's business execution.

8.1.5 travel expenses due to subpoena or questioning at a foreign court – maximum on economy class.

8.2 The appointment of a foreign lawyer must be approved by safeAway.

8.3 Deductible

8.3.1 by any occurrence of an injury under this coverage, the deductible is 10% of the collective expenses, minimum DKK 2.500. There is no deductible if the economic conditions for free process are met,

8.3.2 by appeal, the expenses are reimbursed for each instance, deducted the deductible, including minimum deductible, for every instance.

8.4 Exceptions

The travel insurance does not cover private litigations

8.4.1 between you and the travel agency or the travel organizer,

8.4.2 in connection with business or internship,

8.4.3 in connection with issues on family- and inheritance law,

8.4.4 between you and safeAway.

8.5 In case of damage – requirements for documentation

You or your lawyer should send in a claim to safeAway, as soon as the lawyer has agreed to take on the case and before additional steps are taken in the process. The report should be completed as quickly as possible and the report should contain

8.5.1 information on the counterparty,

8.5.2 allegation (if possible, the counterpart's allegation),

8.5.3 Short case review, in which it should be indicated where the arguments on which the case can be built upon, are located,

8.5.4 information on which steps in the process that will demand payment, that is planned or, exceptionally, already been initiated. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

9. Detention

9.0 Insurance sum – DKK 100.000

9.1 What expenses are covered?

9.1.1 the travel insurance reimburses you for your expenses and transport expenses for called upon companion in cases where you are detained by public authority – see point 9.1.4,

9.1.2 In cases where you have a need to make payment, which permanently or temporarily can release you or your property from detention made by local authorities, we will assist in transferring an amount within the insurance sum. Transfer is subject to our ability to draw this amount on an internationally recognized credit card prior to transfer.

9.1.3 is a continuation of your travel insurance in cases where your arrival to Denmark is delayed beyond the insurance period,

9.1.4 transport expenses on economy class for one person, whom, by your choice, travels to your destination and back to his/her home, in cases where you are detained for more than 48 hours by local authority.

9.2 Exceptions

The travel insurance does not cover actual compensation, fines, debt or punitive fines.

9.3 In case of damage – requirements for documentation

You are obligated to provide safeAway with all information that can help clarify the case and you are obligated to send in a claim, relevant documents, including written facts etc. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

10. Evacuation and terrorism

Evacuation

10.0 Insurance sum – DKK 100.000

10.1 What claims are covered?

The travel insurance covers in cases where,

10.1.1 The Ministry of Foreign Affairs recommends evacuation or return home due to the risk of natural disasters, acts of terrorism, war or war-like conditions in the area where you are located.

10.1.2 the local authorities or the Ministry of Foreign Affairs demand evacuation due to the threat of a natural disaster in the area where you are located,

10.1.3 The State Serum Institute discourages trips or recommends an evacuation/a return trip due to the risk of life-threatening epidemics in the area where you are located,

10.1.4 the area is put on the Ministry of Foreign Affairs' Travel Advice list as a warzone, while you are in the area,

10.1.5 you directly and personally are exposed to an act of terrorism.

10.2 What expenses are covered?

10.2.1 the travel insurance covers expenses for evacuation and/or additional expenses for possible return trip to Denmark – maximum on economy class. The transport should take place at the first given opportunity. In addition, safeAway will provide advice in the case of an evacuation.

10.2.2 have you purchased coverage 22, Baggage, this coverage will expand to cover loss or damage to baggage that is left behind, due to an eligible evacuation or return trip.

Please note

10.2.3 safeAway's ability to provide assistance can, in some cases, be limited in war zones.

10.3 Deductible

10.3.1 at evacuation under point 101, where the State Serum Institute does not recommend an evacuation or return trip, the deductible is 10%, however DKK 2.500 at the least.

10.4 Exceptions

The insurance does not cover

10.4.1 at entry to an area, after local authorities, the Ministry of Foreign Affairs or the State Serum Institute have discouraged entry or recommended a return trip/evacuation, or

10.4.2 in connection with risk of life-threatening epidemics, where there is a known vaccine against the disease.

10.5 In case of damage - requirements for documentation

It is a condition for safeAway's liability that you send in documentation for the events mentioned in point 10.2, along with documentation for the expenses you wish to be refunded. You are obligated to provide safeAway with all information that can help clarify the case. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

11. Advice in case of claim

Insurance sum - Unlimited

11.0 What claims does the travel insurance cover?

The travel insurance covers cases where you request counseling in regards to a filed claim.

11.1 What does the travel insurance cover?

11.1.1 safeAway gives advice, counseling and planning in case you file a claim. The help is offered by safeAway's staff. This point 11. does not include coverage for expenses related to the claim you are receiving counsel for.

11.1.2 the coverage gives you access to safeAway's 24 hour Danish emergency phone in all cases of serious or mild injury or illness during your trip.

12. Search and rescue

Search

12.0 Insurance sum – DKK 100.000

An injury is defined as damages that appear as a result of the same, original injury/damage and involves one or more injured persons.

12.1 What claims does the travel insurance cover?

12.1.1 Search

The travel insurance covers in cases where

12.1.2 you have been reported missing for at least 24 hours at the police or other public authority,

12.1.3 you have been observed within 5 days,

12.1.4 the local authorities requires payment or guarantee prior to a search.

All criteria under 12.1.2-12.1.4 must be met.

13. Rescue as a result of search

130 Insurance sum – included in a combined sum with point 12 Search

13.1 The travel insurance covers in cases where

13.1.1 your residence has been set,

13.1.2 the local authorities demands payment or payment guarantee prior to initiating the rescue,

All criteria in points 13.1.1-13.1.2 must be met.

13.2 What expenses are covered?

13.2.1 search – the travel insurance covers necessary expenses for search up to 14 days, and within a radius of 50 km. from the place you were last seen,

13.2.2 rescue – the travel insurance covers necessary expenses for rescue/pickup – maximum on economy class.

13.3 Deductible

There is a 10% deductible, minimum DKK 2.500, on connection with any damage.

13.4 Exceptions

The travel insurance does not cover expenses for search and rescue

13.4.1 in the case of kidnapping or hijacking,

13.4.2 for expenses safeAway would not have had, had safeAway mediated a search or rescue,

13.4.3 in case the public authority covers the expenses for persons who are uninsured.

13.5 In case of damage

When a search- or rescue mission is needed, safeAway must be contacted. safeAway cooperates with the Ministry of Foreign Affairs and its international network, when this is deemed appropriate for the mission.

13.6 In case of damage – requirements for documentation

It is a condition for safeAway's liability that you send in documentation for the expenses you wish to be refunded, and that safeAway gets access to all information that can help clarify the case. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

Section B - PREMIUM-cover

Please note: Coverages under this Section B require additional purchase when you take out the insurance.

14. Medical malpractice

14.0 Insurance sum – DKK 1.000.000

14.1 What claims are covered?

The travel insurance covers claims included in point 1. Illness and point 2. Repatriation.

14.2 What expenses are covered?

The travel insurance provides compensation by medical malpractice done by an authorized physician, during hospitalization or outpatient treatment abroad. Liability will be determined by the Act on Patient Insurance and the size of the compensation will be determined by the Danish Law on Liability.

14.3 In case of claims – requirements for documentation

It is a condition for safeAway's liability, that you get the original medical report with diagnosis from the attending physician. Also, it is a condition that you provide access to all your medical records, including information about previous illnesses. Additionally, it is a condition that you inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

15. Dentist and physiotherapy

15. Insurance sum

Physiotherapist: DKK 15.000

Dental treatment: DKK 3.000

15.1 What claims are covered?

The travel insurance covers expenses for claims included in point 1.1 Illness or due to acute toothache/injury.

15.2 What expenses are covered?

The travel insurance covers

15.2.1 urgent and acute dental treatment up to DKK 3.000,

15.2.2 consultations at an authorized physiotherapist, chiropractor, acupuncturist or reflexologist.

15.3 Special clause

safeAway has the right to reduce or cancel compensation if you have not completed general maintenance of the teeth, including at least one yearly checkup and necessary treatment with regards to this.

15.4 Exceptions

The travel insurance does not cover expenses

15.4.1 after returning to Denmark

15.4.2 for replacement, renewal or fixing prostheses,

15.5 In case of claims – requirements for documentation

It is a condition for safeAway's liability,

15.5.1 that you get a medical report including diagnosis from attending dentist or therapist, and that you provide access to all relevant medical records for safeAway's dentist,

15.5.2 that you, if you have held expenses for acute toothache/injury, physiotherapy etc., send in a claim with original receipts for the expenses you wish to be reimbursed for. You should also inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

16. Deductible at vehicle hire

16.0 Insurance sum – DKK 10.000

16.1 What claims are covered?

The travel insurance covers property damage (kasko insurance) on a car, moped or motorcycle abroad.

16.2 What expenses are covered?

The travel insurance covers expenses for the deductible within the property damage insurance (kasko insurance).

16.3 In case of damage – requirements for documentation

You are obligated to provide safeAway with all information that can help clarify the case and to send in documentation, including police reports and other proof of reported damage, along with original receipts.

16.4 Exceptions

The travel insurance does not cover

16.4.1 if your rented car, moped or motorcycle does not have property damage insurance (kasko),

16.4.2 if you, due to legislation in the country where the rent took place, was not entitled to drive the vehicle.

16.4.3 if you:

16.4.3.1 do not hold a valid driving license for the class of rental vehicle being driven (such license issued in the country of residence or in the country issuing your passport);

16.4.3.2 have more than three convictions for speeding within the five years prior to the trip;

16.4.3.3 have any conviction (or pending prosecution) for driving whilst under the influence of a drug or drugs or drink driving; or had a conviction or period of

disqualification (or is awaiting prosecution) for dangerous driving and/or careless driving offence;

16.4.3.4 are under 21 years of age;

16.4.3.5 violate the conditions of the rental agreement.

16.4.4 Cover will not apply in respect of the following types of rental vehicle:

16.4.4.1 Limousines, commercial vehicles, trucks, and vehicles not licensed for road use including but not limited to trailers or caravans;

16.4.4.2 rental vehicles being used for reward, motor racing, rallies, speed, endurance tests, track days, or practicing for such events.

16.4.4.3 rental vehicles used for commercial purposes

16.5 In case of damage – requirements for documentation

It is a condition for safeAway's liability that you send in the rental agreement, along with damage reports from the rental company's insurance company, etc. You must also inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

17. Return trip by recall

Please note:

Coverage only applies for trips with a duration of more than one month in combination with point 6. Recall

17.0 Insurance sum – see point 6. Recall for a combined insurance sum.

17.1 What persons have their expenses covered?

The travel insurance covers expenses for you and your children/stepchildren/foster children under the age of 18, who, due to your recall have traveled home with you,

17.1.1 it is a condition for a return trip that the persons have bought a travel insurance from safeAway, that covers return by recall.

17.2 What claims are covered by the travel insurance?

The travel insurance covers cases of eligible recall – see point 6. Recall.

17.3 What expenses are covered?

The travel insurance covers additional expenses for transport for catching up with the original itinerary, provided that, at the time of the return trip, was no less than one month left of the scheduled itinerary, along with the duration of the insurance policy. The outbound trip must be initiated no later than 1 month after recall.

17.4 In case of damage – requirements for documentation

You are obligated to provide safeAway with all information that can clarify the case, and you are obligated to fill out a claim, give out relevant documents, including original receipts etc. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.

18. Accident and assault – including disability

18.0 Insurance sum – DKK 200.000

18.1.1 What claims are covered?

18.1.1 by assault, the travel insurance covers in cases where you get demonstrable injury caused by assault,

18.1.2 by accident, the travel insurance gives the right to compensation for lasting harm – disability compensation as a result of an accident.

18.2 What expenses are covered?

The travel insurance covers

18.2.1 by assault

18.2.1.1 the amount that an offender, according to Danish law, would be sentenced to pay, according to Law on Liability for bodily injury occurred under equivalent events in Denmark,

18.2.1.2 it is a condition for compensation that you are alive at the time of payment.

18.3 Exceptions – by assault, these are not covered

18.3.1.1 damage to objects,

18.3.1.2 damage caused by an accompanying traveler (a person whose name is stated on the same ticket as yours, or who have purchased the trip in order to travel with you).

18.4 By accident

18.4.1 lasting harm – disability compensation as a result of an accident.

18.5 Disability compensation

18.5.1 you are entitled to receive disability compensation if the accident has caused a minimum of 15% disability. The degree of injury is set as soon as your condition is stable, meaning that your condition is not expected to change drastically, however no later than 3 years after the time of the accident,

18.5.2 it is a condition for compensation that you are alive at the time of payment,

18.5.3 the degree of injury is determined by safeAway, referring to the Industrial Injury Board's disability table with no respect to profession. The degree of injury will, on your demand, be definitively set by the Industrial Injury Board. The expenses for this will be equally split between you and safeAway.

18.5.4 The amount of compensation is the same percentage of the maximum coverage, of the degree of injury,

18.5.5 the degree of injury for loss of several body parts cannot exceed 100% total. A disability that was present before the accident occurred, is not eligible for compensation,

18.5.6 a pre-existing disability does not affect the compensation in any direction.

18.6 Exceptions – by accident/disability, coverage does not include

18.6.1 disability due to illness and/or triggering of latent diseases, although the illness has occurred or aggravated in the case of an accident.

18.6.2 aggregation of the causes of an accident, due to a present or random disease.

18.7 Requirements for documentation

18.7.1 By accident:

18.7.1.1 it is a condition for safeAway's liability that the assault is immediately reported to the local police, and that police report is completed and sent to safeAway in its original form,

18.7.1.2 that you consult a physician/hospital immediately after the assault, and that you send in an original doctor's note to safeAway,

18.7.1.3 safeAway has the right to obtain information at any physician who has treated you in the past or who is your attending physician, and to have you examined by a physician chosen by safeAway.

18.7.2 by accident:

18.7.2.1 in case of an accident for which you request compensation, the claim should be sent to safeAway as soon as possible. It is important for correct processing, that a precise description of the incident is included in the claim. Did you get medical attention, this should also be included in the claim, along with name and address on the physician and/or hospital,

18.7.2.2 provided that you are in possession of a medical report, this should be sent in its original form,

18.7.2.3 Provided that you are in possession of the police report, the original report should be sent to safeAway,

18.7.2.4 safeAway has the right to obtain information by any physician who currently treats you or has treated you in the past, and have a physician by safeAway's choice examine you.

19. Accident and assault - Death

19.0 Insurance sum – DKK 50.000

Children under 16, only DKK 25.000

19.1 What claims are covered?

The travel insurance covers in cases where you, during your trip, die due to an accident.

19.2 What expenses are covered?

The insurance sum will be paid in case of an eligible damage.

19.3 Who will receive the compensation?

Unless otherwise stated to safeAway in writing, the insurance sum will be paid to your spouse, or, if he/she is non-existing, your children, or, if they are non-existing, your partner who is and has been on the same address as you for at least 2 years, if non-existing, your heirs.

19.4 In case of damage – requirements for documentation

19.4.1 When an eligible damage occurs, a claim should be filled out and sent to safeAway,

19.4.2 safeAway has the right to demand an autopsy and obtain the result of it, along with a copy of the certificate of death.

20. Accident and Assault - Dental damage

20.0 Insurance sum – DKK 10.000

20.1 What claims are covered?

The travel insurance covers dental damages caused by accidents occurred on the trip.

20.2 What expenses are covered?

The travel insurance covers necessary expenses for dental treatment in case of a dental damage. The treatment must be initiated abroad, but can be completed in Denmark.

This is a one-time expense – the travel insurance does not cover additional treatment that can be related to the same dental damage.

20.3 Special provision

safeAway has the right to reduce or eliminate the compensation, in cases where a dentist has deemed your

teeth to be in a significantly worse condition than at other persons' your age, who follow regular checkups and treatment.

20.4 Exceptions

The travel insurance does not cover

20.4.1 chewing damage,

20.4.2 safeAway has the right to obtain information at any dentist who is currently treating you, or has treated you in the past, and to let you examine by a dentist chosen by safeAway.

20.5 In case of damage – requirements for documentation

20.5.1 in case of a damage eligible for compensation, this should be reported to safeAway as soon as possible by filling out a claim. It is important that you include a detailed description of the incident. Have you been treated by a dentist, this should also be included in the claim, along with the name and address on the dentist.

20.5.2 if you are in possession of a dentist report, this must be sent in, in its original form,

20.5.3 if a police report has been made, this should be stated, preferably by sending in the original receipt of the report.

21. Holiday compensation

This coverage is valid only for trips with a planned for duration of 31 days

For holidays combined with business, this coverage is not applicable.

21.0 Insurance sum

500-3 Adult:

Extended Europe – DKK 500 per person/day

Worldwide – DKK 1.000 per person/day

600-3 Youth:

Extended Europe – DKK 250 per person/day

Worldwide – DKK 500 per person/day

21.1 What claims does the insurance cover

21.1.1 the insurance covers the entire household (if parents travel with own, stay-at-home children, stepchildren, shared children or foster children), or you and one travel companion and up to two patient escorts in case of claims included in point 1. Illness, point 2. Repatriation or point 6 Recall, where you

21.1.2 decease (will be paid to the estate of the deceased)

21.1.2 are hospitalized,

21.1.3 are repatriated,

21.1.4 are recalled,

21.1.5 have to catch up with your itinerary.

It is required that all persons included in point 21.1.1 have purchased a safeAway insurance that covers holiday compensation.

The insurance covers claims included in point 1. Illness and 2. Repatriation, where you

21.1.6 are diagnosed with following conditions: sore throat, pneumonia, otitis, ear infection, sinusitis, bladder infection, chickenpox, influenza, bronchitis, cerebral hemorrhage, gallstones, abdominal infection, decompression sickness, high altitude sickness, herniated disc, lumbago, sciatica and myocardial in brain, arms, legs or lungs.

21.1.7 break a bone, sprain a body part, get a ligament injury or meniscus/cruciate ligament injury. For these injuries, see point 21.3.1.

21.1.8 if you are a person under the age of 15, the insurance also covers holiday compensation for one accompanying person. It is, however, required that the accompanying person has insurance that includes holiday compensation with safeAway. Patient escorts who are called-in are not covered.

21.2 What expenses are covered?

The insurance covers the cost of the trip per day per person for those days that are not satisfying/were completed as planned. The compensation is split up individually for person included in point 21.1.1.

21.3 Limitations

21.3.1 by fractures, sprains or ligament injuries, the insurance only covers injuries to hands and fingers, in case you are not able to go through with the purpose of the trip,

21.3.2 for claims included in point 21.1.7 the insurance does not cover injuries caused by skiing,

21.3.3 For repatriation and recall, compensation is only given to persons included in point 21.1.1, provided they travel home with you,

21.3.4 safeAway provides compensation no more than once per ruined holiday per person per travel day,

21.3.5 the day where you are diagnosed with one of the diagnoses mentioned in point 21.1.6 and 21.1.7 and is hospitalized, is considered a qualifying day and will not be compensated,

21.3.6 holidays held until the day of being transported home are only covered if you have been hospitalized or diagnosed with one of the diagnoses mentioned in point 21.1.6 and 21.1.7. In cases where you have not been

hospitalized, only you are entitled to compensation – see point 21.1.6,

21.3.7 vacation days that can be caught up with are only covered if you have been hospitalized or diagnosed with one of the diagnoses mentioned in point 21.1.6. Have you not been hospitalized before, compensation is only given to you – see point 21.1.6,

21.3.8 vacation days before or after hospitalization are only covered if the criteria in point 21.1.6 are met, and compensation is only given to you in this period,

21.3.9 coverage ends on the scheduled day of arrival (full coverage on the day of arrival), however no later than one month from departure.

21.4 Special provisions

21.4.1 in case the attending physician does not describe a concrete diagnosis as mentioned in point 21.1.6 and 21.1.7 and/or the scope of the conditions, safeAway's physician will, by looking at the facts in the case, determine whether you are entitled to compensation and, if yes, for how many days.

21.4.2 persons included in point 21.1.1 will receive maximum the same compensation as you.

21.5 In case of damage –requirements for documentation

It is a condition for safeAway's liability that you:

21.5.1 provide safeAway with all information that can help clarify the case, along with documents, including medical reports, diagnoses, original receipts, original proof of travel etc. The medical report must contain diagnosis and a statement on the duration of the illness,

21.5.2 send in a claim,

21.5.3 informs safeAway if you have insurance through a different provider and/or is the owner of a credit card.

Section C – Personal belongings and Baggage

Please note: Coverage under this section C requires additional purchase when you take out the insurance

22. Baggage and personal belongings

22.0 Insurance sum - DKK 10.000

22.1 What objects are covered by the travel insurance?

The travel insurance covers the objects you carry with you on the trip, or buy at the place of residence. Coverage for cash, securities and traveler's checks is limited – see point 22.4.

22.2 What objects are not covered by the travel insurance?

The travel insurance does not cover

22.2.1 tickets, passports and credit/debit cards. See point 23 Tickets, passports and credit cards,

22.2.2 objects that are used for business purposes,

22.2.3 contact lenses or prostheses,

22.2.4 motors- and trailers, boats, surfboards, windsurfer boards, and accessories for these.

22.3 What claims does to travel insurance cover?

The travel insurance covers

22.3.1 all kinds of theft and damage,

22.3.2 in regards to transport by plane, loss of baggage – baggage is only deemed lost when the carrier states that the search had ended, and the baggage has not been found,

22.3.3 by baggage that has not been registered by transport with i.e. train or bus, at loss, regardless the cause, the compensation is maximum DKK 5.000,

22.3.4 a deductible and loss of bonus for an eligible damage, which is also covered by your home insurance, maximum DKK 3.000

22.4 Limitations

22.4.1 cash, securities and traveler's checks are only covered with up to DKK 1.000 – however, only in the case of theft, and only when you carry the objects on you, or store them in a safety box in the room or in the reception,

22.4.2 during air transport, photo equipment, video equipment, cell phones and mp3-players are only covered when these are included in your carry-on.

22.5 Exceptions

The travel insurance does not cover

22.5.1 forgotten, lost, or misplaced objects,

22.5.2 wear and tear or gradual deterioration, scratches and defacement of suitcases or other packaging, if the utility value is unchanged.

22.5.3 objects that are sent separately, since these are not covered under transport, or before you pick them up. Baggage that is sent by train up to 48 hours prior to your

departure is not considered baggage that is sent separately, and is therefore not covered by the travel insurance,

22.5.4 theft of objects that are without supervision. You cannot leave the objects, not even for shorter periods of time, if they are not locked away in a hotel room, vehicle, caravan or the like,

22.5.5 damage to sports equipment while using it,

22.5.6 theft of sports equipment and/or any type of bicycles, unless the equipment has been locked away in a hotel room, vehicle, caravan or the like,

22.5.7 if documentation is not obtained in cases where it is usual and normal to be able to document your loss,

22.5.8 damage or loss of baggage during transport that is reported without original P.I.R (Property Irregularity Report), for anything else than air transport, documentation from the transport company is required,

22.5.9 indirect loss, including loss in cases of misuse of credit/debit cards or traveler's checks.

22.6 Special provision

In cases of missing documentation for price and time of acquisition, safeAway has the right to estimate a reduction of the compensation.

22.7 In case of damage – requirements for documentation

22.6.1 in cases of theft of baggage, this must be reported to the nearest police station, and original receipt for this, must be sent to safeAway.

22.6.2 in case you are not able to complete the police report on your location, for example due to an upcoming departure, this should be done as quickly as possible after the return, and the original receipt must be sent to safeAway,

22.6.3 by loss of checked baggage, you must report it to the airline or other transport company. Receipts for this should be sent to safeAway, including original P.I.R (Property Irregularity Report) or other documentation from the transport company,

22.6.4 in case of damage of objects, the objects must not be dispatched before permission has been given by safeAway, or the case has been settled. You are required to send in the damaged objects, if asked by safeAway.

22.6.5 for proof of the objects age and value, you must send in original receipts, guarantees or the like, to safeAway. It must also be specified which objects you seek compensation for. You must specify brand, type, age and purchase price immediately after the damage/theft has occurred,

22.6.6 you should also inform safeAway, if you have insurance through a different provider and/or if you are the owner of a credit card.

23. Tickets, passports and credit cards

123.0 Insurance sum - DKK 2.500

23.1 What claims are covered?

The travel insurance covers all forms of theft and damage of/to tickets, passports and credit/debit cards.

23.2 What expenses are covered?

The travel insurance covers expenses for replacement of tickets, credit/debit cards and passports. The expenses includes necessary transport, fees, photos etc., but not compensation for the time it will take to replace the objects.

23.3 Exceptions

The travel insurance does not cover

23.3.1 forgotten, lost, or misplaced objects,

23.3.2 loss in connection with misuse of credit/debit card,

23.3.3 theft of objects that are not supervised. You must not leave the objects, not even for shorter periods of time, if they are not locked away in a hotel room, vehicle, caravan or the like.

23.4 In case of damage – requirements for documentation

23.4.1 you are obligated to provide safeAway with all information that can help clarify the case, including police report or other proof of reporting the damage, original receipts, etc. You are also obligated to inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card,

23.4.2 theft of objects must be reported to the nearest police department. Is it not possible to report the theft on site, due to an upcoming departure, this must be done immediately after the returning home.

24. Baggage delay

24.0 Insurance sum - DKK 2.000

24.1 What claims are covered?

The travel insurance covers in cases where checked baggage has been delayed for more than 5 hours in comparison to expected arrival to a destination outside of Denmark.

24.2 What expenses are covered?

The travel insurance covers reasonable and necessary expenses for purchases for replacement of goods with up to DKK 500 per day per person, maximum DKK 2.000.

24.3 Exceptions

Replacement purchases that are made after the baggage has arrived to the destination are not covered by the travel insurance.

The travel insurance does not cover travel expenses

24.4 In case of damage – requirements for documentation

It is a condition for safeAway's liability that original receipts are available and that you, upon request, provide

24.4.1 original documentation for the delay from the transport company or travel agency (for checked baggage, the original P.I.R)

24.4.2 the receipt(s) for ticket purchase, including ticket number,

24.4.3 original documentation for the reasonable expenses for replacement purchases

24.4.4 information on whether you have insurance through a different provider and/or if you are the owner of a credit card.

Section D – General Conditions

25. General exclusions

The travel insurance does not cover expenses that concerns, are due to, or occur as a result of

25.1 intent or gross negligence, including suicide and suicide attempt

25.2 alcohol- drug and/or prescription drug abuse,

25.3 participation in scientific expeditions

25.4 self-inflicted intoxication, when the intoxication is the reason for the injury.

25.5 professional sports activities,

25.6 The travel insurance does not cover cases connected to skiing, in cases where over 25 % of the trip had skiing as the main purpose.

25.7 The travel insurance does not cover in countries that the Ministry of Foreign Affairs has recommended evacuation or discouraged travelling to. It is the insured's own responsibility to keep him/herself aware of changes in the travel advice guide.

The above notwithstanding the travel insurance covers up to 24 hours after the beginning of the events mentioned in this point. This exception does not include the points 10 Evacuation, and 1.2.4 safeAway's emergency system,

25.8 active participation in war, rebellion or the like,

25.9 strike, lockout, arrest, confiscation or other measures made by public authority, point 9.1.2 Detention not included,

25.10 nuclear energy release or radioactive powers or exposure to radioactive fuel or waste,

25.11 for claims within EU countries, Norway, Iceland, Lichtenstein or Switzerland, this insurance only cover eligible expenses that are not covered by the blue EU insurance card.

25.12 There might be special conditions applying which in a written form has been expressed in correspondence regarding increased premium or deductible, demand medical pre-assessment or introduce limitations in cover. Such conditions form and integrated part of this policy.

26. Cancellation of Insurance/Refund of paid premium

26.1 After any notification of claim you or safeAway are entitled to cancel the insurance with 14 days' notice. The notice of cancellation shall fall within the time from the notification of claim and up to 14 days after safeAway's payment of or rejection of the claim.

26.2 in lieu of cancelling the insurance safeAway may choose to insert aggravating conditions pursuant to 25.12 above. Such remedies shall take effect not later than 7 days after the notification to you

26.3 safeAway refunds paid premium after the beginning of the insurance period, in cases where there are minimum 30 days left of the original policy's duration.

26.4 The refund constitutes of the remaining premium minus a processing fee. It is pre requisite that you send in original policy and documentation for your return date before a cancellation of the policy can take effect.

26.5 safeAway does not refund paid premiums if you have received transport home from safeAway.

27. Insurance sum

27.1 The insurance sums and sublimits that are noted in the policy conditions are the maximum limit for safeAway's liability for all insurance events that occur in the duration

of the trip. The insurance sums are per person, unless anything else is stated in the individual coverages.

28. Incorrect information

28.1 It is important that all information, including information on health conditions, is correct and precise. If provided with wrong or detained information that can influence safeAway's assessment, the compensation can be reduced or be withdrawn.

29. Double insurance

The travel insurance does not include liability that is covered by a different provider/insurance

29.1 disability compensation under Personal Injury – and compensation in case of death under Death are not limited by other insurances.

29.2 in case of a damage, you must inform safeAway if you have insurance through a different provider and/or if you are the owner of a credit card.
(When the case is settled by Danish court)

29.3 insurance in other companies
If, at the time the loss or damage insured by this certificate shall occur, there is any other insurance against such loss or damage or any part thereof, the underwriter shall be liable under this certificate for its proportionate share of loss or damage only. In addition you must inform safeAway if you are a credit card holder. (When a case is settled by a court abroad).

30. Assignment of claims

30.1 You cannot, without consent from safeAway, pledge or assign your rights according to the travel insurance.

31. Recourse

In case of payments in connection with this travel insurance, safeAway enters in all your rights in this respect. (When the case is settled by Danish court).

31.1 Rights of Subrogation

31.1.1 The underwriter shall be fully and completely subrogated to the rights of the Insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the subject of a claim under this certificate. The underwriter may at his own expense take over the Insured's rights against third parties to the extent of his payment made.

31.1.2 The Insured shall cooperate with the underwriter and provide such information and documentation reasonably required by the underwriter in order to collect and enforce his rights of subrogation. The underwriter may institute any proceedings at his own expense against such third parties in the name of the Insured.
(When the case is settled by a court abroad).

32. Right of withdrawal

For travel insurances that covers for more than 1 month, the following right of withdrawal applies

32.1 according to the Insurance Agreement Act you have the right of withdrawal:

32.2 The cancellation period is 14 days. The period begins the day you received the insurance conditions, not earlier than the time you were made aware that the insurance agreement has been made. If you, for instance, receive the insurance conditions Monday 1st, you have a deadline on Monday 15th. If the deadline expires on a holiday, a Sunday, a Saturday or Constitution Day (June 5th), you are allowed to wait till the following weekday,

32.3 before the end of the period, you should inform safeAway if you have regretted the agreement. Is this information provided by mail, the letter must be sent before the end of the period. If you want a proof of timely withdrawal, you can send a registered letter and keep the receipt.

There is no right of withdrawal for travel insurances covering 31 days or less.

If you wish to inform safeAway that you regretted the agreement, the statement must be sent to safeAway, Hammerensgade 4, 1267 Copenhagen K.

33. Complaint

33.1 If the insured is not content with safeAway's decision in an insurance case or with other conditions regarding the insurance, and repeated contact to safeAway does not lead to a satisfying result, the insured can file a complaint to the Appeals Tribunal for Insurance Agreements (Ankenævnet for Forsikring).

33.2 The insured can file a written complaint to
Ankenævnet for Forsikring
Anker Heegaards Gade 2
1572 Copenhagen V
Phone: +45 33 15 89 00
www.ankeforsikring.dk

The complaint must be sent to the Appeals Tribunal for Insurance Agreements on a special form, and an administration fee will be claimed. The form can be acquired from:

33.3 safeAway,
Hammerensgade 4,
1267 Copenhagen K,
Phone: + 45 44 45 17 00,

33.4 Ankenævnet for Forsikring,
Anker Heegaards Gade 2,
1572 Copenhagen V,
Phone: + 45 33 15 89 00,

33.5 Forbrugerrådet,
Fiolstræde 17,
Postboks 2188,
1017 Copenhagen K,
Phone: + 45 77 41 77 41.

The administration fee will be refunded if:

33.6 The insured succeeds in the complaint

33.7 The complaint cannot be processed

33.8 The insured withdraws his/her complaint

34. The insurance company

safeAway is liable for claims with the limits of the listed sums.

35. Jurisdiction and legislation

For this insurance the Law on Insurance Agreements no. 999 of October 5, 2006 (Forsikringsaftaleloven) with later changes unless other things apply due to conditions and the policy. Disputes according the Insurance agreement will be settled by Danish court. Litigations against safeAway can be processed in City Court or Østre Landsret in Copenhagen.