



Sydbank Visa Electron

**Insurance Terms and Conditions
Youth Travel Insurance**

January 2009

Sydbank

Youth Travel Insurance

– provided with Sydbank Visa Electron

The insurance has been taken out with If (branch of If Skadeforsikring AB (publ.))

Personal insurance

Terms and Conditions no. 69-09A-VE-UNG

General Terms and Conditions applicable in addition to the Danish Insurance Contracts Act.

Valid from January 2009

Introduction

1. The insurance is taken out with:

If (Branch of If Skadeforsikring AB (publ.), Sweden), Stamholmen 159, 2650 Hvidovre, Denmark and is placed by Sydbank A/S, Peberlyk 4, PO Box 1038, 6200 Aabenraa, Denmark.

2. Who is covered by the insurance?

The youth travel insurance covers the cardholder in whose name the Sydbank Visa Electron card has been issued.

The person covered by the youth travel insurance is referred to below as "the insured".

It is a condition that the insured is aged between 13 and 29 and is eligible for the benefits of the National Health Service pursuant to the Danish National Health Service Act or has access to similar private or public cover in the country of domicile of the insured.

The youth travel insurance does not cover persons whose country of domicile is outside Europe.

3. When is the insurance effective?

The youth travel insurance is effective for the term of the card, however no earlier than the time when the application for the Sydbank Visa Electron card is registered.

The insurance will provide cover from the time when the insured leaves his home address in order to go on a trip abroad or on a trip within the country of domicile lasting more than 24 hours if the trip within the country of domicile includes a minimum of two pre-planned bed nights. The requirement concerning trip duration and bed nights does not apply to 22 (Concert and festival insurance).

After a trip, cover under the insurance will terminate at the earliest of the following times:

- when the insured returns to his home address, residence or place of work
- when the insured has been transported home for treatment in the country of domicile of the insured
- when the insured has been away for more than 60

days starting on the day when the insurance cover for the trip in question becomes effective

- from the day when the insured could have been transported home but chose not to do so
- when the term of the policy expires where this occurs prior to the return of the insured.

4. Which trips are covered?

The insurance covers holiday trips, study trips and certain types of combined holiday and business trips of up to sixty days. See 40.16 for a definition of the types of trips covered.

The insured must have paid for the trip himself or can have received a contribution not exceeding 50% in the form of a grant, scholarship or similar.

There is no requirement that the trip must have been paid by the Sydbank Visa Electron card.

4.1 Exclusions

- Business trips and trips paid by an employer.
- Trips which are part of the everyday life of the insured (trips to and from continuation school, place of work etc) and in connection with daily activities.
- One-day excursions in the country of domicile and similar.

5. Where does the insurance cover?

The insurance covers trips of a maximum duration of sixty days worldwide, including the country of domicile of the insured.

See 6 (table of coverage) for covers provided during trips worldwide outside Denmark and trips within Denmark.

In case of holiday trips of less than one month within Europe¹ the National Tourist Health Insurance Scheme will supersede the covers provided by this insurance. The National Tourist Health Insurance Scheme covers expenses in the event of acute illness, injury or death arising during the first month of the trip.

¹ See 40.4 for definition of the geographical area covered by the National Tourist Health Insurance Scheme.

6. Table of coverage

Cover	Does the insurance provide cover	
	worldwide?	in country of domicile?
Travel services	Yes	Yes
Illness and medical expenses	Yes	No
Home transportation	Yes	Yes
Accompaniment and emergency compassionate visit	Yes	Yes

Trip continuation	Yes	Yes
Curtailment	Yes	Yes
Crisis assistance	Yes	No
Kidnapping	Yes	No
Evacuation	Yes	No
Detention	Yes	No
Search	Yes	No
Rescue	Yes	No
Security & bail	Yes	No
Personal liability	Yes	No
Legal expenses	Yes	No
Scheduled airline failure	Yes	Yes
Concert and festival insurance	Yes	Yes
Cancellation	Yes	Yes
Replacement trip	Yes	Yes
Baggage	Yes	No
Baggage delay	Yes	Yes
Missed departure	Yes	Yes
Emergency purchases & accommodation in connection with flight delay	Yes	No
Assault	Yes	No
Personal accident	Yes	No

What does the insurance cover?

7. Travel services

Travel services consist of a number of services available to the insured.

7.1 Pre-departure service

If requested by the insured, If Assistance will provide information on a destination's health care system, vaccinations, doctors and hospitals in the area as well as risks.

7.2 Pre-existing and chronic illnesses

If the insured suffers from any chronic or pre-existing illness, an evaluation must be made prior to departure to determine whether such illnesses will be covered by the health insurance scheme and/or insurance cover relevant to the trip. The table below explains which steps the insured should take in this respect:

Holiday trips of less than one month within Europe²

The insured must contact the National Tourist Health Insurance Scheme to find out whether expenses for treatment of chronic or pre-existing illnesses will be covered during the trip. The address and telephone number are stated on the back of the national health insurance card.

All trips (including trips covered by the National Tourist Health Insurance Scheme)

In general the treatment of chronic and pre-existing illnesses are not covered by the insurance if the illness within the past two months prior to departure (six months if the planned travel period exceeds thirty days) has resulted in:

- hospitalisation
- medical assessment or medical treatment which is not part of a check-up
- a change in medication (change in dosage, new type of medicine or similar).

However the insured may contact If Assistance prior to a trip abroad to obtain a medical pre-evaluation. A medical pre-evaluation is a mandatory decision as to whether a pre-existing or chronic illness is covered by the insurance.

If Assistance - tel: +45 70 13 13 34

² See 40.4 for definition of the geographical area covered by the National Tourist Health Insurance Scheme.

European Health Insurance Card

In case of holiday trips of more than one month as well as business trips to an EU/EEA country or Switzerland, the insured who suffers from a pre-existing or chronic illness should take along the special blue European Health Insurance Card (EHIC).

The EHIC covers expenses for medical treatment by a doctor or hospital, medication, dental treatment etc if a need for treatment arises during a stay of up

to twelve months in another EU/EEA country and in Switzerland.

Expenses are covered on the same terms and conditions as those applying to persons covered under the public health insurance scheme in the country of residence, and this may mean that the insured must pay a share of the expenses for the treatment if this is the normal procedure for citizens of the country in question.

The EHIC can be obtained at the municipality of residence of the insured.

7.3 Medication service

If the insured loses his prescription medication during his trip, If Assistance can assist in providing new medication or help to find alternative medication.

7.4 Legal aid

While on a trip, the insured may be held liable for personal injury or damage to property or be accused of violating local laws. Also, the insured may sustain an injury or incur damage for which he wishes to be compensated. Cultural and political differences as well as language barriers may make it difficult to fully understand the situation and one may feel pressured into giving in to unreasonable demands. Therefore it is important to contact:

- the local Danish embassy/the local Danish consulate on site
- the tour guide if the trip has been arranged through a travel agency
- If Assistance, stating the name, address and CPR number of the insured as well as the Sydbank Visa Electron card number.

7.5 Provision of money

If the insured loses or has stolen his cash funds, traveller's cheques or credit cards while travelling abroad, If Assistance will arrange for cash funds to be forwarded (up to a maximum of DKK 7,500 per card per trip). If the need for cash has not arisen as a result of a covered claim, the amount forwarded will subsequently be withdrawn from the cardholder's account.

8. Illness and medical expenses

In the event of acute illness or injury of the insured during a trip covered by this insurance, the expenses for treatment will be covered as described below in 8.1.

8.1 Cover

The insurance covers ordinary, reasonable and necessary expenses for:

- a. Hospitalisation ordered by a doctor in a one-bed or two-bed room or in the intensive care unit.
- b. Examinations and treatment performed by a qualified doctor, nurse or other healthcare personnel, and prescribed medication.
- c. Treatment prescribed by a doctor performed by a physiotherapist or chiropractor, up to ten treatments.
- d. Additional expenses for emergency pain-relieving dental treatment performed by a qualified dentist of

up to DKK 10,000 per person per claim.

- e. Local transportation of the insured by taxi or ambulance to and from a hospital, attending doctor or pharmacy. Furthermore expenses in connection with telephone calls made to If or If Assistance are eligible for cover.
- f. Transfer to the nearest suitable place of treatment in the event of inadequate treatment options at the insured's place of residence. It is up to the medical consultant of If Assistance to assess whether transfer to a suitable place of treatment is necessary and justifiable.
- g. Treatment of an unborn or premature baby/babies until one month prior to date of birth estimated by a doctor.
- h. Treatment of chronic and pre-existing illnesses unless the illness has led to hospitalisation, medical assessment or medical treatment which is not part of a check-up within the past two months prior to departure (six months if the planned travel period exceeds thirty days), or within the same period there has been a change in medication ordered by a doctor, see also 7.2.

Additional cover

- i. Local transportation of relatives in connection with visits, reading material etc if the insured is hospitalised for more than 24 hours of DKK 500 per week per person.
- j. Additional expenses for the insured's stay at a hotel prescribed by a doctor and meals at a hotel if treatment can take place as out-patient treatment. Coverage will moreover apply during the period after the hospital treatment has been completed and until the insured returns home, is transported home or resumes the pre-planned itinerary.

8.2 Exclusions

- a. Expenses for treatment which would have been borne by the insured in connection with treatment in the country of domicile.
- b. Treatment of chronic and pre-existing illnesses which have not been approved in advance by If and/or the National Tourist Health Insurance Scheme³ and which are known or should have been known by the insured. This also applies to the need for treatment which is due to the fact that the insured:
 1. has failed to consult a doctor when the illness became known or should have become known to the insured or when the illness deteriorated
 2. has refused or abandoned treatment or if the insured has been given up or has been denied treatment for the illness
 3. has failed to appear for scheduled check-ups or has chosen not to appear for routine check-ups.
- c. Dental illnesses which have not arisen during the trip, dental treatment which is not limited to temporary pain relief, and dental treatment which can wait until the insured returns to the country of domicile.
- d. Treatment which is not medically necessary and justified to maintain or improve the health of the insured as a result of acute illness or injury.
- e. Replacement or repair of dentures, glasses, contact lenses, hearing aids, prostheses or other aids.
- f. Continued treatment or stay if the insured refuses to

be transferred or transported home when the medical consultant of If Assistance and the attending doctor have assessed that transfer or home transportation is medically justifiable.

- g. Treatment and stay abroad when the medical consultant of If Assistance and the attending doctor have agreed that treatment can wait until the insured returns to his country of domicile.
- h. Expenses resulting from the failure of the insured to follow the instructions of the attending doctor or the medical consultant of If Assistance.
- i. Alternative treatment such as acupuncture, biopathy, nutritional therapy healing, kinesiology, classic homeopathy, craniosacral therapy, phyto therapy, zone therapy, treatment by naturopaths and similar treatment.
- j. Plastic or cosmetic surgery unless the surgery is necessary as a result of an injury covered by the insurance and cannot wait until the insured returns to his country of domicile.

³ If the insured has any pre-existing or chronic illness, a medical pre-evaluation must be procured prior to departure, see 7.2.

8.3 Limitations

In the event of hospitalisation for more than three days, If Assistance must be notified as soon as possible after the admission to hospital. Failure to do so may entail that the insured's right to compensation will lapse.

9. Home transportation

In the event of acute illness or injury during a trip covered by this insurance, cover will be provided for additional costs relating to the transportation of the insured to his country of domicile.

9.1 Cover

The insurance covers ordinary, reasonable and necessary expenses for the transportation of the insured to his country of domicile or to another suitable place of treatment if the medical consultant of If Assistance has assessed that transportation is necessary and justifiable or if the planned travel period is changed for medical reasons.

If the insured dies during a trip covered by this insurance, cover will be provided for home transportation of the deceased and for statutory arrangements such as embalming and a zinc coffin. Where possible the relatives of the insured may choose whether the deceased is to be cremated and transported home in an urn or transported home in a coffin.

9.2 Exclusions

Home transportation as a result of chronic and pre-existing illnesses if the illness has led to hospitalisation, medical assessment or medical treatment which is not part of a check-up within the past two months prior to departure (six months if the planned travel period exceeds thirty days), and if within the same period there has been a change in medication ordered by a doctor, see also 7.2.

9.3 Limitations

- a. If home transportation is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.
- b. The medical consultant of If Assistance will together with the attending doctor decide whether home transportation is necessary, including when and how transportation will take place.

10. Accompaniment & emergency compassionate visit

If the insured dies, is hospitalised or transported home as a result of serious injury or acute illness during a trip, the parents of the insured as well as any brothers and sisters of the insured aged under 24 (up to a maximum of four persons) may remain with the insured to accompany him and/or be summoned from the country of domicile of the insured.

If the insurance is to provide cover for other persons than those mentioned above, coverage is limited to a maximum of two persons.

With respect to emergency compassionate visits, it is a condition that, in the opinion of the attending doctor and the medical consultant of If Assistance, hospitalisation will last for at least 72 hours or the condition of the insured is life-threatening.

This insurance also covers the person(s) summoned to the insured. This applies moreover to persons accompanying the insured but cover is not provided until the time when the pre-planned date of return has been exceeded. Cover will cease immediately upon completion of the accompaniment/emergency compassionate visit.

10.1 Cover

The insurance covers, during accompaniment of the insured, reasonable and necessary expenses for:

- a. summoned persons: round trip flight ticket as well as reasonable and necessary additional expenses for hotel accommodation, local transportation and meals for a maximum of fourteen days
- b. accompanying persons: return trip as well as reasonable and necessary additional expenses for hotel accommodation, local transportation and meals for a maximum of fourteen days.

10.2 Exclusions

Cover for accompaniment and emergency compassionate visits on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

10.3 Limitations

If accompaniment or emergency compassionate visits are arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

11. Curtailment

The insurance covers ordinary, reasonable and necessary additional expenses for the early return of the insured to his country of domicile if:

- a. an immediate relative (see 40.13) of the insured dies suddenly and unexpectedly, is diagnosed with a serious illness leading to hospitalisation, or is hospitalised as a result of a serious injury
 - b. there is a fire, flood or burglary in the private home of the insured provided documentation is available.
- The time of return is agreed with the insured when the claim is notified and is arranged accordingly, to the extent possible.

11.1 Cover

The insurance covers ordinary, reasonable and necessary additional expenses for:

- a. the early return of the insured by scheduled flight in the same class as the ticket paid for the outward flight. If the trip is by a different means of transportation, the insurance will cover the early return of the insured by aeroplane in economy class. If the means of transportation is a passenger car (weighing less than 3,500 kg), the insurance will also cover expenses for the home transportation of the passenger car.
- b. the early return of one person travelling with the insured on the same terms and conditions as the insured provided that the insured is only travelling with others who are not covered by this insurance.
- c. the return trip travelling in the same class as the ticket paid for the outward flight if the trip is resumed. It is however a condition that a minimum of fifteen days of the originally planned travel period remains.

11.2 Exclusions

- a. Curtailment if the event which is the reason for the curtailment is known or should be known to the insured at the time of his departure.
- b. Home transportation of the means of transportation of the insured unless this is a passenger car (weighing less than 3,500 kg), and other objects which cannot be taken along without special arrangements or permission.
- c. Cover for curtailment on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover curtailment.

11.3 Limitations

If curtailment is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

12. Crisis assistance

The insurance covers expenses for crisis assistance if the insured is exposed to an acute emotional crisis during a trip due to a life-threatening incident, eg if the insured is exposed to or witnesses a robbery, assault, threats, accident, fire, explosion, burglary or kidnapping.

12.1 Cover

- a. Consultations with a psychologist or psychiatrist of a maximum of ten sessions per claim.
- b. Transportation expenses to and from the place of treatment, however not exceeding DKK 2,500 per claim.
- c. Crisis assistance to the immediate relatives (see 40.13) of the insured travelling with the insured provided by a psychologist or psychiatrist of a maximum of ten sessions per relative, not exceeding a total of DKK 25,000, if the insured suffers serious physical injury or dies as a result of the life-threatening incident.

12.2 Exclusions

Cover for crisis assistance on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover crisis assistance.

12.3 Limitations

If crisis assistance is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

13. Summoning in connection with kidnapping

If the insured is kidnapped during a trip, the insurance will cover reasonable additional expenses to the immediate relatives (see 40.13) of the insured.

13.1 Cover

The insurance covers up to the sum insured of DKK 100,000 and covers reasonable and necessary travelling and accommodation expenses to gather the family of the insured at a location in the vicinity of the insured as well as loss of earnings incurred by immediate relatives.

13.2 Exclusions

Cover for summoning in connection with kidnapping on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

13.3 Limitations

- a. The incident must be substantiated by means of a police report and by the ministry of foreign affairs in the country where the insured has his citizenship.
- b. If summoning in connection with kidnapping is arranged without involving If or If Assistance, compensation is limited to the amount it would have cost if If or If Assistance had been involved.

14. Evacuation

The insurance covers reasonable and necessary additional expenses for the evacuation of the insured in cases where during a trip the insured is suddenly and unintentionally in an area where there is or where there is imminent danger of:

- a. war, civil unrest, terrorist activities, martial law or other similar conditions

- b. life-threatening epidemics provided that these conditions have been confirmed and announced by the Ministry of Foreign Affairs in Denmark
- c. natural disasters.

14.1 Cover

The insurance covers reasonable and necessary additional expenses for evacuation and/or return home. In addition the insurance provides compensation for damage to baggage or for baggage which must be abandoned as a result of an evacuation or return home covered by the insurance, see 25.

14.2 Exclusions

Evacuation cover on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

14.3 Limitations

It is a condition for cover that:

- a. the conditions are unforeseen and have arisen after the arrival of the insured to the area.
- b. the Ministry of Foreign Affairs in Denmark, the Danish embassy or other similar institution issues a statement advising evacuation or return home, and that the insured has not at any previous point during the trip failed to comply with any recommendations for evacuation issued by the Ministry of Foreign Affairs in Denmark or Statens Serum Institut.
- c. transportation takes place at the first possible opportunity. If cannot be held liable for the extent to which such transportation can take place but will collaborate with the authorities in cases where assistance is necessary.
- d. notification occurs prior to evacuation. Failure to do so will entail that compensation will be limited to the amount it would have cost if If Assistance had been involved.

15. Accommodation and home transportation in connection with detention

The insurance covers ordinary, reasonable and necessary additional expenses if the insured is withheld, detained or interned by foreign authorities during a trip as a consequence of:

- war, civil unrest, terrorist activities, martial law or other similar conditions
- life-threatening epidemics provided that these conditions have been declared and announced by the Ministry of Foreign Affairs in Denmark
- natural disasters.

15.1 Cover

The sum insured is DKK 50,000 per claim and covers ordinary, reasonable and necessary additional expenses to authorities and similar bodies, for accommodation and home transportation, and up to DKK 500 per day for additional expenses for meals. The insurance provides cover for up to three months from the commencement of detention subject to reasonable documentation.

15.2 Exclusions

Cover for accommodation and home transportation in connection with detention on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover accommodation and home transportation in connection with detention.

15.3 Limitations

It is a condition for compensation that:

- a. the circumstances (see 15 a-c) have occurred after the arrival of the insured.
- b. the insured has not at any previous point during the trip failed to comply with any recommendation or statement issued by the Ministry of Foreign Affairs in Denmark, the Danish embassy or similar institution advising evacuation or return home.
- c. If accommodation and home transportation in connection with detention is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

16. Search

The insurance covers ordinary, reasonable and necessary expenses which, during a trip, local authorities find necessary prior to the commencement of a search. The expenses may be either for the payment of or as a guarantee of the expenses for the search.

16.1 Cover

The sum insured is DKK 50,000 per claim and covers reasonable and necessary expenses for searches for up to fourteen days within a radius of 50 km from the location where the insured was last seen.

16.2 Exclusions

Cover for a search on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

16.3 Limitations

- a. The insurance does not cover expenses for searches in connection with kidnapping, abduction and hijacking, or if public authorities cover similar expenses for uninsured persons.
- b. If a search is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

17. Rescue

The insurance covers ordinary, reasonable and necessary expenses which, during a trip, local authorities find necessary prior to the commencement of a rescue mission. The expenses may be either for the payment of or as a guarantee of the expenses for the rescue mission.

17.1 Cover

The sum insured is DKK 50,000 per claim and covers reasonable and necessary expenses for rescue or retrieval.

17.2 Exclusions

Cover for a rescue on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

17.3 Limitations

- a. The insurance does not cover expenses for rescue in connection with kidnapping, abduction and hijacking, or if public authorities cover similar expenses for uninsured persons.
- b. If a rescue is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

18. Security & bail

The insurance provides an interest-free loan for security or bail which may permanently or temporarily ensure the release of the insured or his personal belongings from local authorities during a trip. The interest-free loan must be repaid to If immediately after the release of the security by the relevant authorities. This also applies if the security is seized as a consequence of:

- the insured failing to pay a fine imposed or compensation
- the insured failing to appear at court hearings
- the insured otherwise being responsible for or liable for the failure to repay.

18.1 Cover

The insurance provides an interest-free loan of up to DKK 100,000 per claim.

18.2 Exclusions

Cover for security and bail on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

18.3 Limitations

The insurance does not cover security or bail in court proceedings which mainly concern contractual, commercial and work-related relationships, liability for use of motorised vehicles as well as criminal proceedings.

19. Personal liability

The insurance provides compensation if, during a trip, the insured becomes legally liable to pay claims for bodily injury or damage to property according to applicable law in the country where the injury or damage occurs.

19.1 Cover

The sum insured is DKK 5,000,000 per year and covers:

- a. the compensation which the insured is ordered to pay
- b. costs associated with the decision on the question of compensation
- c. damage to a hotel or rented accommodation including its contents of up to a value of DKK 50,000 per trip.

19.2 Exclusions

The liability of the insured to pay damages:

- a. in contractual, commercial or work-related relationships
 1. as a consequence of the insured having incurred liability extending beyond the general Danish law of damages than that which the insured would have been subject to according to the ordinary rules governing liability in tort
 2. for damage to items which the insured owns, has on loan, has on hire, has for storage, use, transportation, processing or treatment, has taken possession of, or has in his custody for any other reason
 3. for damage or injury caused by dogs
 4. for injury as a consequence of the insured having transmitted a disease to others by infection or otherwise
 5. for damage or injury caused by or occurring by the use of motorised vehicles, aircraft, watercraft exceeding three metres, or watercraft with a motor power exceeding 3hp
 6. for damage or injury caused by the insured as a hunter.
- b. Personal liability cover on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

19.3 Limitations

- a. The sum insured specified in 32.1 constitutes the maximum limit of the liability of If for a single occurrence of loss, damage or injury irrespective of whether liability is imposed on more than one person and irrespective of whether the claim is covered by one or more policies taken out with If.
- b. The insured cannot with binding effect for If admit liability for damages in whole or in part for any injury or damage caused.

19.4 Excess

There is an excess of DKK 2,500 per claim.

20. Legal expenses

The insurance covers legal costs in connection with private legal disputes which have arisen during a trip abroad and which:

- may be brought before the courts or arbitration tribunals
 - are not related to the insured practising his trade.
- In respect of cover for legal expenses, the general terms and conditions for legal expenses insurance issued by the Danish Insurance Association will moreover apply, and the legal expenses insurance also

covers travelling expenses if the insured is required to testify as a witness or as a party to legal proceedings abroad.

20.1 Cover

The sum insured is DKK 50,000 per claim and covers reasonable and necessary legal costs as well as travelling expenses incurred in connection with court and arbitration proceedings where:

- a. the presence of the insured is required for the case to be carried out, and the insured has been summoned by the court to testify as a party to the case
- b. the insured has been summoned as a witness provided that it is not possible for the insured to give evidence in his country of domicile.

20.2 Exclusions

- a. Expenses in connection with court and arbitration proceedings between the insured and the travel agency, tour operator or travel provider, and between the insured and If.
- b. Expenses for legal assistance or hearing by the complaints board unless the matter has been referred to the complaints board by a court of law.
- c. Legal expenses cover on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

20.3 Excess

An excess is payable by the insured in respect of any claim comprised by the legal expenses cover. The excess represents 10% of the total costs, however no less than DKK 2,500.

21. Compensation in connection with scheduled airline failure

The insurance provides cover if a holiday is in danger of being cancelled, cut short or changed as a result of the insolvency (bankruptcy and/or suspension of payments) of a scheduled airline.

21.1 Cover

The insurance covers up to the sum insured of DKK 20,000 per trip.

Pre-departure cover:

- a. The part of the price of the flight ticket which is non-refundable from other sources.

Post-departure cover:

- b. Reasonable and necessary additional costs for replacement flight tickets in the same class as the flight tickets originally booked.
- c. Reasonable and necessary costs for home transportation to the country of domicile of the insured unless the bankruptcy estate or others provide the return transportation.

21.2 Exclusions

- a. Flight tickets purchased from enterprises which are not registered with a companies register in the Nordic countries or in an EU/EEA country.

- b. Flight tickets which are paid by credit card if the insured can raise an objection through the credit card company.
- c. Compensation for the insolvency of a scheduled airline if the insured should have known that the insolvency was established or imminent at the time of the purchase.
- d. Payments made to the scheduled airline after the announcement of insolvency.
- e. Compensation for which a third party can be held liable.

21.3 Limitations

It is a condition for compensation that:

- a. the flight ticket has been purchased directly from an airline or purchased from a travel agency which is a member of the Travel Guarantee Fund or similar organisation.
- b. the flight is not a part of a package holiday or tour. A package holiday or tour is a pre-arranged combination of two or more specific components purchased at an inclusive price and which consists of transportation, accommodation etc, cf section 2 of the Danish Package Travel Act (Act no 472 of 30 June 1993).

22. Concert and festival insurance

The insurance covers ticket and travelling expenses for concerts or festivals if the insured is unable to/ does not wish to take part in the event as a result of the following:

- a. Death or sudden serious illness (see 40.2) or serious injury (see 40.3) of the insured or one of the immediate relatives (see 40.13) of the insured.
- b. Death or sudden serious illness or injury of another participant with whom the insured had planned to attend the event.
- c. Re-examination in respect of full-time studies eligible for state education grants because the insured failed the ordinary examination or had to cancel it due to acute illness or injury. It is a condition for cover that the insured purchased the ticket prior to the time of the ordinary examination and that the re-examination is held on the day of or after the event.

22.1 Cover

Up to the sum insured of a total of DKK 3,000 per claim, the insurance covers the part of the ticket and travelling/accommodation expenses which are non-refundable on cancellation. It is a condition for cover that documentation of such expenses can be provided.

Please note that this cover is not subject to the requirements as to trip duration and bed nights, see 3.

22.2 Exclusions

- a. If the cause of the claim exists, is known or should have been known prior to the booking/payment of the event or prior to the date when the insurance became effective.
- b. Payments made after the claim has arisen irrespective of whether the extent of the claim has been confirmed by a doctor or similar person unless the insured is contractually obliged to do so.

- c. If the cause of the claim is related to stress, depression and other mental disorders unless the insured has been absent due to sickness for a minimum of four weeks from his studies, work or job centre. If the insured cannot be absent due to sickness from the above, it is a condition that the diagnosis was medically assessed no later than four weeks prior to the time of departure.
- d. Claims covered by other insurance. The insurance is secondary in relation to other insurance policies, which means that any coverage provided by other policies or agreements will be deducted from any compensation under this insurance.
- e. Compensation from more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

22.3 Limitations

It is a condition for compensation that:

- a. the insured makes the cancellation no later than on the first weekday following the occurrence of the insurance event. If the insured fails to do so, compensation will be reduced if the delay gives rise to a larger compensation than that which would have been provided if the cancellation had been made on time.
- b. the insured procures a doctor's report including a diagnosis from his own doctor.

23. Cancellation

The insured as well as one travelling companion who is stated on the same invoice/travel certificate as the insured or is otherwise able to prove that he has purchased a trip in order to travel with the insured. The insurance covers the part of the price of the trip which cannot be refunded and for which the tour operator can demand payment after the claim has arisen if the insured is unable to go on the trip as a result of the following:

- a. Death or sudden serious illness (see 40.2) or serious injury (see 40.3) of the insured or one of the immediate relatives (see 40.13) of the insured.
- b. Death or sudden serious illness or serious injury of a person travelling with the insured if fewer than four persons have planned to travel together. The person travelling with the insured must be named on the same invoice/travel certificate as the insured or otherwise be able to prove that he has purchased a trip in order to travel with the insured.
- c. Own illness or injury preventing the insured from being able to participate in activities on certain sports holidays (see 40.19). The insured must be able to provide documentation that the main purpose is to carry out an activity during a sports holiday which is comprised by the insurance.
- d. That the insured, for reasons of own health, is not able to have the vaccinations required to enter a country where the insured has planned to stay for a minimum of two days.

23.1 Cover

The insurance covers the part of the price of the trip which cannot be refunded and for which the tour operator can demand payment after the claim has arisen up to the sum insured of DKK 30,000 per trip.

23.2 Exclusions

- a. If the trip is cancelled because the insured is unable to carry out activities during the trip due to a cold, common-cold symptoms, diarrhoea, minor sprain or similar minor illness or injury.
- b. If the cause of the claim exists, is known or should have been known prior to the booking/payment of the trip or prior to the date when the insurance became effective.
- c. Cancellation as a result of a relapse of previous illnesses and injuries unless the insured has been symptom free, not received treatment nor taken medication for a minimum of two years, or if the medical consultant of If Assistance assesses that a relapse could not reasonably be expected.
- d. Payments made to the tour operator after the claim has arisen irrespective of whether the extent of the claim has been confirmed by a doctor or similar person unless the insured is contractually obliged to do so.
- e. If the cause of the claim is related to stress, depression and other mental disorders unless the insured has been absent due to sickness for a minimum of four weeks from his studies, work or job centre. If the insured cannot be absent due to sickness from the above, it is a condition that the diagnosis was medically assessed no later than four weeks prior to departure.
- f. Claims covered by other insurance. The insurance is secondary in relation to other insurance policies, which means that any coverage provided by other policies or agreements will be deducted from any compensation under this insurance.

23.3 Limitations

It is a condition for compensation that:

- a. the insured cancels his trip no later than on the first weekday following the occurrence of the insurance event. If the insured fails to do so, compensation will be reduced if the delay gives rise to a larger compensation than that which would have been provided if the cancellation had been made on time.
- b. the insured procures the documentation described below:

Claim notified under 23 a and b:

Death certificate from the doctor or the hospital or doctor's report completed by the attending doctor no earlier than three days prior to the date of departure. The doctor's report must provide documentation that it is not medically justifiable to carry out the planned trip.

In the event of a claim relating to 23.2 e, a statement from the place of study, employer or job centre confirming the absence due to sickness must be enclosed.

23 b

Copy of the invoice/travel certificate or other form of documentation stating that the person travelling with the insured has purchased a trip in order to travel with the insured.

23 c

Doctor's report completed by the insured's own doctor or by the attending doctor at a hospital as soon as the injury or illness has been ascertained and when it may be expected that the injury or illness will prevent the insured from taking part in the activities comprised by the sports holiday. The doctor's report must provide documentation that it is not possible to participate in the activities comprised by the sports holiday. The insured must moreover provide documentation that the activity comprised by the sports holiday has been planned for more than half of the duration of the trip. This may be described for instance in the travel certificate or in bookings made.

23 d

Documentation from the doctor who has assessed the case.

Please note: If the insured is unable to procure the documentation required, the reason for the cancellation will be reviewed by If, which will also assess whether the insured is entitled to compensation.

24. Replacement trip and holiday compensation

In the event that the whole of or a part of a holiday trip of the insured is ruined due to acute illness or injury, or if the insured is transported home under the covers provided by this insurance, the insurance will provide either a replacement trip or holiday compensation to the following groups of persons:

- a. the insured himself.
- b. the insured as well as one travelling companion whose name is stated on the same invoice/travel certificate as the insured or who can otherwise provide documentation of having purchased a trip in order to travel with the insured.

24.1 Cover

Up to the sum insured of DKK 30,000 per trip, cover is provided either as a replacement trip or as holiday compensation if the commenced trip of the insured is ruined in whole or in part as a result of:

- a. the insured's hospitalisation or bed rest/indoor confinement in the holiday accommodation ordered by a doctor due to acute illness or injury
- b. the home transportation of the insured as a consequence of a claim eligible for cover
- c. illness or injury of the insured thereby preventing him from being able to participate in activities on certain sports holidays (see 40.19). The insured must be able to provide documentation that the main purpose is to carry out an activity during a sports holiday which is comprised by the insurance.

24.2 Exclusions

- a. Business trips or combined business and holiday trips.
- b. Expenses relating to visas, vaccinations and insurance.

24.3 Limitations

- a. The claim must be covered by this insurance or the National Tourist Health Insurance Scheme.
- b. It is a condition for cover under this insurance that the insured procures a doctor's report from the attending doctor abroad. The doctor's report must include as a minimum a diagnosis and state the period of illness or indoor confinement.
- c. If there is insufficient documentation from the doctor abroad, the decision will be made by If, which will assess on the basis of the diagnosis whether the insured is eligible for compensation and the period during which the insured is eligible for compensation.
- d. For the group of insured persons eligible for compensation (see 24), compensation will be provided for the same period as for the insured. Compensation is calculated individually.

24.4 Calculation of compensation

The period is calculated from the first medical consultation for which documentation is provided or from the day when home transportation is commenced. Any travelling time which would also have been spent in connection with the planned return is not included in the compensation period.

If the incident occurs during the first half of the holiday and lasts longer than half of the holiday, replacement trip cover will be provided as follows:

- a. The insurance covers the amount which has been paid for transportation from the time when the insurance is effective and until the insurance cover is due to cease (see 3) as well as rent of holiday accommodation, rental car, sports equipment and similar, provided the expenses were payable before the incident occurred, can be substantiated and are non-refundable despite being cancelled by the insured as soon as possible after the insurance event occurred.
- b. Reasonable additional expenses paid for meals.
- c. In the event of a holiday by own car, cover will be provided for transportation expenses to and from the holiday destination by the shortest route of DKK 2.50 per kilometre. If not all car passengers are eligible for compensation, the expenses will be distributed proportionately.
- d. If the incident occurs during the second half of the holiday or lasts for a shorter period than half of the holiday, holiday compensation will be provided as follows:
- e. Holiday compensation is an amount per day fixed on the basis of the total price of the holiday as described in 24.4 a-b according to the planned travel period for which documentation is provided. Holiday compensation is paid for the number of days where the existence of the incident can be substantiated.

25. Baggage

The insurance covers loss of and/or damage to the ordinary baggage of the insured during a trip abroad as a result of:

- a. robbery
- b. theft from a locked hotel room, holiday accommodation (including caravans and mobile homes), safety box, trunk/glove compartment of a motor vehicle if there are visible signs of forced entry
- c. theft of items worn or carried by the insured provided the insured discovers the theft at the time of the crime
- d. loss, damage or confusion of checked in baggage (see 40.12) with the exception of cash, travel documents, securities, computer equipment, photographic and other technical equipment as well as jewellery. Baggage is not considered to be lost until the transport company has given notification that the search has been abandoned.

25.1 Cover

Subject to a maximum of DKK 10,000 per trip, the insurance provides compensation for:

- a. ordinary baggage belonging to the insured, including items of clothing, toiletries, computer equipment, mobile telephones, cameras, cash and credit cards, travel tickets, passports and securities which the insured has taken on the trip or acquired during the trip
- b. sports equipment used in connection with activities on certain sports holidays (see 40.19)
- c. costs incurred in order to replace travel tickets, traveller's cheques, credit cards, securities and passports. Such costs comprise necessary transportation, fees, photos etc but do not include compensation for the time spent to replace such items.

25.2. Exclusions

- a. Theft other than burglary (where the property is not hidden away but left unattended).
- b. Items for commercial or business use, including tools, samples, commercial products and collections.
- c. Sports equipment (except for the items mentioned in 25.1 a), hunting equipment, bicycles, strollers/pushchairs, spare parts and accessories for motor vehicles, boats and similar vehicles.
- d. Items sent separately (eg as freight) as such items are not covered by the insurance during transportation. Such items are not covered until they have been collected by the insured.
- e. Wear and tear or gradual deterioration, scratches, marks and damage to suitcases or other carriers if the use value is essentially unchanged after the damage.
- f. Damage to or caused by food, bottles, glass and similar items packed in the baggage, including damage to baggage attributable to having used a poor suitcase or other type of carrier.
- g. Forgotten, lost or misplaced items, and theft of items which are left unattended unless such items are locked in a room, motor vehicle trunk, baggage locker or similar.
- h. Any indirect loss or consequential damage.

- i. Compensation for baggage from more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

25.3 Limitations

This cover is subject to the below limitations regarding the following types of effects:

Cash, credit cards, securities	DKK 2,000
Compensation for a single item	DKK 5,000
Compensation for computer, photographic and other technical equipment as well as jewellery	DKK 3,000
Sports equipment	DKK 3,000
Films, videos, tape recordings, drawings, manuscripts and similar items	Value of the raw material

Items which are less than two years old and for which an original receipt of purchase cannot be provided will be compensated for in the same manner as items which are more than two years old – see 25.4 b.

Moreover it is a condition for compensation that:

- a. the baggage of the insured is treated and kept safely and that the insured exercises due care.
- b. computer equipment, photographic equipment, other technical equipment as well as jewellery is stored in the hand baggage. If these items are placed in checked in baggage (see 40.12), such items are not covered.
- c. the insured notifies the transport company responsible for the baggage if checked in baggage is lost (see 40.12). The original receipt of the notification must be sent to If in the form of the claim report, PIR (Property Irregularity Report), and original flight tickets.
- d. in the event of theft/robbery the insured reports the incident to the nearest police authority and sends the original receipt of the report to If.

25.4 Calculation of compensation

- a. In respect of items less than two years old for which an original receipt of purchase can be provided and which are intact at the time of the claim, the insurance will cover the replacement cost of comparable new items.
- b. In respect of items which are more than two years old, purchased as second-hand or already damaged, the insurance will cover the replacement cost of comparable new items, however less depreciation caused by age and use⁴ as well as reduced use value or other circumstances.
- c. If may choose to have the damaged item(s) repaired or pay an amount corresponding to the price of repair. If has the right to, but is under no duty to, provide payment in kind.
- d. The items for which compensation has been paid are considered the property of If and must be forwarded to If when the claim is assessed or the item is recovered.

⁴With respect to personal items and similar items there is no deduction for depreciation caused by age and use.

26. Baggage delay

If the checked in baggage of the insured is delayed for more than five hours after the arrival of the insured at his destination, the insurance will cover reasonable and necessary expenses for replacement purchases, for instance vital medication, items of clothing and toiletries.

Any replacement purchases must be seen in relation to the duration of the baggage delay and may concern only medication, reasonable and necessary items of clothing, toiletries and similar items.

26.1 Cover

- a. The insurance covers expenses for replacement purchases of up to DKK 500 per 24-hour period or part thereof. The first 24-hour period will begin to run after a baggage delay of five hours and the insurance will cover as a maximum a baggage delay of seven 24-hour periods per trip.

26.2 Exclusions

- b. If the recommended transfer/transit times of the airline(s) and airport(s) are not observed.
- c. If the flight was purchased from different airlines, travel agencies or similar travel providers and there is less than 1½ hours between scheduled arrival and scheduled departure.
- d. Baggage delay during trips of a duration of less than 24 hours which do not include a minimum of two pre-planned bed nights.
- e. Replacement purchases made after the baggage has arrived at the destination and rental/purchase of sports equipment, mobile phones or other technical equipment.
- f. Indirect expenses associated with the baggage delay, such as expenses for transportation, hotel accommodation, meals and telephone calls unless the call is made to If or If Assistance.
- g. Baggage delay cover on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

26.3 Limitations

It is a condition for compensation that:

- a. the insured can present original documentation from the airline (Property Irregularity Report) or similar. The report must substantiate that the baggage was delayed and state the date and time of its actual arrival.
- b. the items purchased were purchased at the destination. Replacement purchases are considered the property of If and If may demand that the items purchased are forwarded to If before compensation is paid.
- c. the insured can submit original flight tickets and the original receipts for expenses incurred.

27. Trip continuation

If the insured falls ill or sustains an injury and is consequently unable follow his planned and pre-booked itin-

erary, the insurance will provide compensation for reasonable and necessary additional expenses incurred by the insured to resume the planned itinerary.

27.1 Cover

The insurance covers reasonable and necessary expenses as set out below:

Transportation in same class as originally planned	DKK 30,000
Hotel accommodation	DKK 750 per day
Meals and local transportation	DKK 250 per day

27.2 Exclusions

Trip continuation cover on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

27.3 Limitations

- a. It is a condition that the delay is due to illness/injury and that the attending doctor has ordered bed rest, hospitalisation or emergency out-patient treatment.
- b. The insurance only covers expenses for resuming a pre-planned itinerary in the same class as the original outward trip if the insured has commenced his trip and the pre-planned itinerary cannot be carried out.
- c. If trip continuation is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

28. Accommodation & transportation in connection with missed departure

The insurance covers reasonable and necessary additional expenses in order to resume the originally planned itinerary if the insured has commenced his trip and arrives late for a public transport departure or transportation arranged by a tour operator through no fault of his own and due to unforeseen circumstances.

28.1 Cover

The insurance covers reasonable and necessary additional expenses in order to resume the originally planned itinerary as set out below:

Transportation in same class as originally planned	DKK 30,000
Hotel accommodation	DKK 750 per day
Meals and local transportation	DKK 250 per day

28.2 Exclusions

- a. Missed departure during trips of a duration of less than 24 hours which do not include a minimum of two pre-planned bed nights.
- b. Any shift between two means of transportation during a trip abroad if there are less than two hours between scheduled arrival and scheduled departure.
- c. If, due to his own fault, the insured fails to check in at an airport, port, railway or bus station or other meeting point in respect of other means of transportation according to the itinerary supplied.
- d. Missed departure cover on more than one credit card with If insurance coverage. If the insured is

covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

- e. If the trip was booked and paid for less than 24 hours prior to scheduled departure.

28.3 Limitations

If transportation and accommodation in connection with missed departure is arranged without involving If Assistance, compensation is limited to the amount it would have cost if If Assistance had been involved.

29. Emergency purchases & accommodation in connection with flight delay

If a flight delay exceeds five hours, the insurance covers reasonable and necessary expenses for the purchase of toiletries, items of clothing, meals, refreshments, newspapers and magazines, overnight hotel accommodation as well as transportation expenses to and from the airport.

29.1 Cover

The sum insured is DKK 5,000 per trip (in respect of trips to or within Greenland and the Faroe Islands the sum insured is limited to DKK 1,000 per trip) which in the event of flight delay may be used for:

Flight delay without overnight accommodation:

- a. Reasonable and necessary expenses for meals, refreshments, newspapers and magazines of up to DKK 1,000 per claim.

Flight delay with overnight accommodation:

- a. If the baggage of the insured has been checked in and cannot be retrieved, and if the flight delay results in extraordinary overnight accommodation, the following is covered:
- b. Hotel accommodation of up to DKK 1,000 per day.
- c. Meals and local transportation of DKK 500 per person per day.
- d. Emergency purchases: reasonable and absolutely necessary expenses for emergency purchases (toiletries and items of clothing, meals, refreshments, newspapers and magazines) of up to DKK 1,000 per claim.

29.2 Exclusions

- a. Compensation for services or benefits which the insured has received from the airline, eg overnight hotel accommodation, food or toiletries.
- b. If the insured is to blame for the flight delay.
- c. If the delay is due to a strike or an industrial action which existed or of which prior notification was given prior to the date on which the affected part of the trip commenced.
- d. If the delay is due to aircraft being taken out of operation according to recommendations from the airport authorities, of which prior notification was given prior to the date on which the trip commenced.
- e. Cover for emergency purchases and accommodation in connection with a flight delay on more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If

insurance coverage, the insured is free to choose which credit card is to cover the claim.

29.3 Limitations

- a. It is a condition for compensation that the insured is able to produce documentation for the flight delay from the airline showing the delay and the duration of the delay.
- b. A number of flight delays which all originate from one and the same flight delay will be construed as constituting one delay in terms of compensation.
- c. Documentation for expenses incurred for emergency purchases and accommodation must be provided in the form of original receipts.

30. Assault

The insurance provides financial compensation if, during the trip, the insured is exposed to an assault resulting in personal injury or death.

30.1 Cover

The sum insured is DKK 250,000 per person per claim and covers the following:

- a. If the insured is assaulted and thereby sustains any identifiable personal injury, the insurance will cover:
1. loss of earnings
 2. health examinations
 3. compensation for pain and suffering.

Compensation under the above items is calculated in accordance with the general law of tort in Denmark, including the Danish Liability in Damages Act, subject to a maximum limit of DKK 250,000.

If the insured dies as a consequence of the assault, the insurance will provide cover for reasonable expenses for the funeral as well as loss of dependency of an amount corresponding to the sum which a liable person causing the loss would be liable to pay under the Danish Liability in Damages Act in comparable circumstances in Denmark, subject to a maximum limit of DKK 250,000.

30.2 Exclusions

- a. Damage or injury inflicted on the insured by a person travelling with the insured during the entire trip.
- b. Damage or injury inflicted on the insured in connection with the participation of the insured in a criminal act.
- c. Compensation for assault from more than one credit card with If insurance coverage. If the insured is covered by several credit cards with If insurance coverage, the insured is free to choose which credit card is to cover the claim.

30.3 Limitations

In order to avoid any limitations regarding the right to compensation of the insured:

- a. the assault must be reported to the nearest police authority. The original police report must be forwarded to If.
- b. the insured must consult a local doctor, dentist or hospital after the assault to obtain documentation of the physical injuries resulting from the assault in the form of a medical report.

31. Personal accident

The insurance provides cover if, during a trip abroad, the insured is exposed to an accident which causes the death or permanent injury of the insured.

31.1 Cover

Accidents which directly and exclusively cause the death or permanent injury of the insured. An accident means a sudden incident causing identifiable personal injury. In addition the insurance covers:

- a. Accidents caused by fainting or indisposition when this is not due to a pre-existing or latent illness
- b. Drowning and carbon monoxide poisoning whether caused by an accident or otherwise
- c. Bodily harm caused by frostbite, heatstroke or sunstroke
- d. Accidents occurring during an attempt to prevent the injury of other persons or damage to property.

The insurance covers up to the sum insured per person per claim:

Death	DKK 25,000
Total and permanent disablement	DKK 500,000

31.2 Exclusions

- a. Over-exertion or over taxation.
- b. Accidents caused by illness or by permanent injury which can be related to illness regardless of the nature of the illness.
- c. Illness and/or activation of a predisposition to a disease even if the illness has arisen or worsened as a result of an accident as well as deterioration of the consequences of an accident if the deterioration is due to illness.
- d. Consequences of medical treatment or chiropractic treatment which is not necessitated by an accident covered by the insurance.
- e. Injuries sustained by the insured during participation, training or practice in special sports and leisure activities. (See 40.9. for list of pursuits, sports and leisure activities which are not covered).
- f. No compensation will be paid for permanent injuries which existed prior to the accident. Therefore a permanent injury existing prior to the accident cannot result in the determination of a degree of permanent injury which is higher than if such permanent injury had not existed.

31.3 Compensation in the event of death

- a. If an accident is the direct cause of the death of the insured within twelve months of the accident, the sum insured in the event of death will be paid.
- b. Any compensation paid for permanent injury in connection with the same accident will be deducted from the sum insured in the event of death.
- c. Unless If has been notified in writing to the contrary, the sum insured will be paid to immediate relatives (see 40.13) of the deceased or, where none of the said exist, to the issue of the deceased or, where there is no issue, to the heirs of the deceased according to a will or according to the Danish Inheritance Act. If there are neither heirs nor beneficiaries, a sum of DKK 20,000 will be paid.
- d. In the event of the death of persons under 18 years

of age, a sum of DKK 25,000 will be paid to the person or persons who has/have custody of the child in question. Compensation to minors will be paid in accordance with the rules on funds of persons of incompetence.

31.4 Compensation in the event of permanent injury

- a. If a covered accident has resulted in a degree of permanent injury of a minimum of 5%, compensation for permanent injury will be paid to the insured. The degree of permanent injury for consequences of the same accident cannot collectively exceed 100%.
- b. Compensation will be fixed as soon as the final consequences of the accident can be determined or when there is an unchanged situation and health measures have ceased, however no later than three years after the accident.
- c. The degree of permanent injury will be determined on the basis of the medical nature and extent of the injury based on medical information and according to the permanent injury rating list of the National Board of Industrial Injuries in Denmark at the time of the injury.
- d. The determination will not take into account the occupation or other individual circumstances of the insured.
- e. If the insured is legally incompetent, 10% of the compensation will accrue to the guardian in the event of a degree of permanent injury of 30% or more. The remainder of the compensation will accrue to the legally incompetent person and be deposited according to the Danish rules on depositing of funds of persons of incompetence. In the event of a degree of permanent injury of less than 30%, compensation will accrue to the guardian.

31.5 Limitations to compensation

- a. If an accident happens to a person under the age of 25 who, at the time of the accident, was the driver of or a passenger on a motorised 2-wheel vehicle, the insurance will cover 50% of the applicable sum insured.
- b. If an accident happens to a person during the use of cutting tools/machines, agricultural equipment or other dangerous instruments, or during scaffolding work, roof work or similar work at a height of more than 2.5 metres above the ground, the insurance will cover half of the sum insured.
- c. The insured must be under necessary treatment by a doctor and/or a dentist and must comply with their instructions. Failure to do so may entail that the insured's right to compensation will lapse.

31.6. Time-barring

- a. In the event of rejection: In the event that If has refused to pay compensation, the insured will forfeit his claim unless the insured brings the case before the Danish Insurance Complaints Board, the National Board of Industrial Injuries in Denmark or the Danish courts within six months after having received notice of the rejection. The limitation period does not begin to run until the insured has received

such written notice from If. The notice will include information on expiry of the limitation period, suspension of the limitation period and the consequences if the limitation period is not suspended.

- b. In the event of delayed consequences: The insurance does not provide cover for consequences, including worsening of consequences arising later than five years after the accident occurred.
- c. In the event of late notice of claims: Claims for compensation notified later than six months after the insured has or should have become aware that the accident has caused a degree of permanent injury are not covered by the insurance.

General insurance conditions

The general insurance conditions apply to all covers under this insurance.

The insurance is arranged with If, a branch of If Skadeförsäkring AB (publ.), Sweden, CVR no: 2420 3212, Swedish reg. no ("Finansinspektionen"): 516401-8102.

32. Sums insured

In the event of any loss, damage or injury, the sum insured at the time of the loss, damage or injury will apply, but see below:

32.1 Overall limitation of cover

With respect to this insurance, the total liability of If with respect to the policy which covers Sydbank Visa Electron cards is limited to DKK 100,000,000 per policy per insurance year, irrespective of the sums insured under the individual covers.

The insurance applies in connection with a Sydbank Visa Electron card issued by Sydbank A/S to the cardholder, and the term of the policy as regards the cardholder follows the fee period. However the policy runs for a maximum term of twelve months, and on expiry of the term, the insurance agreement is automatically renewed for a new twelve-month term.

Cover under the insurance will cease on termination of the Sydbank Visa Electron card agreement, irrespective of whether the card agreement is terminated by Sydbank A/S or by the cardholder.

The sums insured are not index-linked.

33. General exclusions

The insurance provides limited cover in the country where the insured has his permanent residence and/or the right to receive social benefits, see table in 6.

In general, the insurance does not cover:

- a. holiday trips within Europe for a duration of up to thirty days where the coverage of the National Tourist Health Insurance Scheme precedes the coverage of this insurance
- b. situations and loss, damage or injury provoked/ caused by the deliberate acts (with intent) or gross negligence of the insured
- c. any injury of the insured, or any injury inflicted by the insured on others as a consequence of self-induced intoxication of alcohol, narcotics or other stimulants, as well as misuse of medication, and the intoxication is a substantial contributing factor to the injury or the extent of the injury. This does not apply however to the coverage mentioned in 8, 9 and 10.
- d. during the participation of the insured in a fight, scuffle or any illegal act irrespective of the state of mind or soundness of mind of the insured when committing the act in question
- e. during transportation in an aircraft with no nationality marks
- f. any claim occasioned directly or indirectly by:

1. conflicts in the form of war, warlike conditions, rebellion or civil unrest when the conflict existed when the insured entered the country affected by conflict irrespective of whether war has been declared or not
 2. infectious diseases when, prior to entry of the insured, Statens Serum Institut has issued a warning against travelling to and staying in the area
 3. the release of nuclear energy or radioactivity under all circumstances or radiation from radioactive fuel or waste
- g. medical hospitalisation, surgery and treatment which is not an emergency and can wait until the insured returns to the country of domicile under medically justifiable circumstances
- h. if the insured refuses or fails to comply with the instructions of the attending doctor or the medical consultant of If Assistance
- i. medical certificates and costs of other or similar documentation which has not been requested by If or If Assistance.

34. Applicable law and jurisdiction

The insurance agreement is governed by the laws of the Kingdom of Denmark, including – in addition to the policy and insurance terms and conditions – the Danish Insurance Contracts Act to the extent that it has not been deviated from, and the Danish Financial Business Act. See however also 37.

35. Claims procedure

If you suffer a loss, damage or injury which you would like the insurance to cover, it is important that you are aware of the insurance coverage, the documentation requirements regarding the claim as well as your obligations in terms of reporting claims. Read more under the individual covers.

Emergency assistance and assistance while travelling
If you are on a trip, you must contact If Assistance as soon as possible, which will provide assistance and service. This means that a covered claim may be covered in whole or in part during the trip.

You must always contact If Assistance before you arrange for any assistance, treatment, accommodation or transportation for which you would like compensation under the coverage of this insurance. If you fail to do so, compensation will be limited to the amount it would have cost if If Assistance had been involved.

Assistance may be provided by means of on-site cash compensation and/or as a treatment guarantee issued to local doctors and hospitals.

The payment of compensation may be of a limited amount and conditional upon the immediate need for financial assistance in order to carry out the trip as originally planned. The final claims handling will take place when the insured has returned from his trip.

Contact details

Emergency assistance

If Assistance
Stamholmen 159
2650 Hvidovre
Denmark
Tel: +45 70 13 13 34
Fax: +45 70 13 13 36
Email: rejseassistance@if.dk
Open: 24 hours

Non-emergency assistance and assistance on return
If you have returned from your trip or do not require emergency assistance, please contact If.

Contact details

Non-emergency assistance

If
Stamholmen 159
2650 Hvidovre
Denmark
Tel: +45 36 87 45 25
Fax: +45 36 87 48 76
Email: rejseforsikring@if.dk
Open: weekdays (8:30 am – 4 pm)

35.1 Payment of compensation

Compensation will be paid as soon as If or If Assistance has received the information necessary in order to determine the liability of If and the amount of compensation payable.

In the event of payment of compensation, If and If Assistance will be subrogated to all rights of the insured and/or the policyholder whatsoever. To the extent that If or If Assistance has provided security, If and If Assistance will in all respects be subrogated to the rights of the insured to claim the release of the security provided or to notify claims to other insurers for cover of legal costs and/or payment of compensation.

35.2 Limitations

- It is a condition for compensation that the insured:
- a. procures from the on-site attending doctor or public authorities statements, reports and any other documentation stated under the covers. Failure to do so may entail that the insured's right to compensation will lapse.
 - b. submits original documentation of expenses incurred and notifies If of any already incurred or planned expenses. Failure to do so may entail that the insured's right to compensation will lapse.

35.3 Duty of disclosure

In the event of any loss, damage or injury, the relevant claim form must be completed with precise information on the circumstances relevant to the claim. Original receipts and other documentation which may help to clarify and understand the claim must be sent together the claim form.

The insured is obliged to disclose to If and If Assistance all relevant information which can shed light on the matter and to provide documents such as

medical records, accounting records, account statements, original police report or receipt for reporting the loss, damage or injury to the police as well as a precise description of the course of events, and the names and addresses of all persons involved. In addition the insured has a duty to provide information on other insurance policies which may cover the claim, witness statements, itemised statements of the claim and similar documentation.

35.4. Rights of If

In the event of a claim, If and If Assistance are at any time entitled to information on the names, addresses and telephone numbers of public authorities, hospitals, doctors and others who have or will have knowledge of the state of health of the insured or of the details concerning the origin or extent of the claim. If and the medical consultant of If Assistance are entitled to seek information from such persons and inform the attending doctors of information disclosed by the insured to If and If Assistance.

35.5. Medical examination and post-mortem examination

In the event of personal injury, If and If Assistance are entitled to have the insured examined by an appointed doctor, and in the event of death If and If Assistance are entitled to demand a post-mortem examination. Costs associated with such examinations will be borne by If.

36. Cover from third parties

Where the insured can obtain compensation from another party, the insurance does not provide cover unless otherwise agreed. However this does not apply to the personal accident insurance.

In the event that another insurance policy makes the same reservations, the claim will be distributed between the companies in accordance with the rules on double insurance.

The following clause is applicable when a case is settled according to foreign law:

Other insurance: If, at the time that loss or damage insured by this certificate shall occur, there is any other insurance against such loss or damage or any part thereof, If PC Insurance shall be liable under this insurance for its proportionate share of loss or damage only.

37. Recourse

In the event of payments according to this policy, If will be fully and completely subrogated to the rights of the insured. Where a covered incident is to be settled according to laws other than Danish law, the following will apply:

Right of Subrogation: If PC Insurance 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. If PC Insurance may at its own expense take over Insured's rights against third parties to the extent of its payment made. Insured shall cooperate with the If PC Insurance and provide such information and documentation reasonably required by If PC Insurance in order to collect and enforce its rights of subrogation. If PC Insurance may institute any proceedings at its own expense against such third parties in the name of the Insured.

38. Excess

- a. Legal expenses: the excess per claim represents 10% of costs, however at least DKK 2,500.
- b. Personal liability: the excess per claim represents DKK 1,000.

39. Complaints procedure

39.1 Customer Ombudsmen – If

If the insured is not satisfied with the decision regarding a claim, the insured may contact the Customer Ombudsmen no later than six months after receiving the decision from If, after which the Customer Ombudsmen will review the complaint free of charge. The insured can contact the Customer Ombudsmen directly via www.if.dk (in Danish only) by clicking "kontakt os" or by telephoning +45 70 22 01 32.

39.2 Customer Panel – If

If the insured does not agree with the decision made by the Customer Ombudsmen, the insured may refer the case to If's Customer Panel, where the majority of members are customers.

The panel is not required to make decisions on cases concerning the amount of compensation or medical assessment with respect to personal injury, the question of blame in traffic accidents, cases regarding work-related injuries, claims from other companies, cases involving suspicion of insurance fraud, cases which may be brought before the Danish Storm Council, and cases which have been brought before external appeals bodies or the courts.

The insured may contact If's Customer Panel by writing to:

If

Attn: Customer Panel Secretariat,
Stamholmen 159
2650 Hvidovre
Denmark

39.3 Insurance Complaints Board

If a disagreement has arisen between the insured and the company about the health insurance, and if efforts to resolve the matter with the company do not lead to a satisfactory result, the insured can complain to:

Insurance Complaints Board
Anker Heegaards Gade 2
1572 Copenhagen V
Denmark
Tel +45 33 15 89 00 (10 am – 1 pm)
www.ankeforsikring.dk

Complaints to the Insurance Complaints Board must be made on a special complaints form which is available at If, the secretariat of the Insurance Complaints Board or the Danish Consumer Council. The filing of complaints is subject to a small fee which the insured must pay into the Insurance Complaints Board's giro account 9 07 86 30. The fee will be refunded if the board agrees with the insured in full or in part or if the board refuses to review the complaint.

40. Definitions

40.1 Acute illness

An acute illness eligible for cover is an illness which has not been ascertained at an earlier stage, or should have been ascertained, and a reasonable suspicion of an illness which has not previously been ascertained. An acute illness eligible for cover may also be an unexpected deterioration of a pre-existing or chronic illness. See 7.2.

40.2. Serious illness

A serious illness is an illness:

- where the trip will aggravate the illness or injury considerably or otherwise be harmful to the health of the insured
- whereby the general health of the insured poses an obstacle to taking the trip.

40.3. Serious injury

A serious injury is an injury:

- where the trip will aggravate the illness or injury considerably or otherwise be harmful to the health of the insured
- whereby the general health of the insured poses an obstacle to taking the trip.

40.4. National Tourist Health Insurance Scheme

The National Tourist Health Insurance Scheme provides cover on holiday and study trips and does not provide cover on combined holiday/business trips or trips in search of employment, practical training or relief work.

The National Tourist Health Insurance Scheme comprises trips outside Denmark to Andorra, Austria, Azores, Belgium, Bulgaria, Canary Islands, Channel Islands, Cyprus, Czech Republic, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Great Britain, Greece, Greenland, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican State.

The National Tourist Health Insurance Scheme provides cover during the first month of the holiday. For further details about the National Tourist Health

Insurance Scheme, a booklet "Rejsesygesikringen" (in Danish only) is available at Danish Regions by telephoning +45 35 29 83 72 or via www.regioner.dk.

40.5 Own car

Own car means a car registered in the name of the insured or in the name of an immediate relative (see 40.13) of the insured. The immediate relative must be registered at the same address as the insured with the national register. If the car is a company car or a leased car, the insured must provide documentation showing that the insured is registered as the user of the car and that cover is not provided for costs associated with driving abroad.

40.6 Pre-existing illness

A pre-existing illness is an illness which is known or should be known by the insured or diagnosed prior to departure.

40.7 Additional expenses

Additional expenses are expenses which the insured incurs exclusively as a result of a claim eligible for cover. If an expense would have been incurred irrespective of the occurrence of an insurance event, the expense will not constitute an additional expense.

40.8 Business trips

A business trip is defined as a trip the purpose of which is work-related for more than half of the total travel period, and as:

- a trip paid by the employer of the insured
- a study visit when registered with a foreign educational institution and for which financial support is received
- practical training abroad.

40.9 Hazardous pursuits and special sports and leisure activities

The personal accident insurance will not provide cover if the insured has an accident during participation, training or practice in one of the below sports. The following sports are defined as hazardous pursuits:

- Professional sports, ie sports participated in for payment and sports on a national team level or comparable sports activities.
- Sports which fall within the scope of the Danish Act on Insurance against Losses Resulting from Industrial Injuries ("Lov om sikring mod følger af arbejdsskade") or similar legislation.
- Horse racing, military horse riding or similar horse racing on a course.
- Martial arts, such as boxing, wrestling, judo, karate and similar activities.
- Mountain climbing, wall climbing or similar climbing activities.
- Any kind of flying, however excluding scheduled flights and chartered flights.
- Parachuting, bungee jumping or similar jumping activities.
- Diving with the use of diving and frogman's equipment, however excluding snorkel diving.
- American football, rugby or similar ball games.
- Rafting, races involving racing boats or similar high-

- speed sailing or sailing involving special equipment.
- Races and rallies involving any kind of bicycles, automobiles, mopeds and go-carts.
 - Expeditions in polar regions, deserts or other uncivilised areas, and trips to areas where local authorities demand that permission to stay must be obtained prior to entering the area.

However participation in events held by companies and employee associations are covered (eg team building etc) if held under the guidance of an expert instructor.

40.10 Holiday accommodation

Holiday accommodation is defined as a hotel room, rented apartment, rented chalet, caravan or mobile home.

40.11 Holiday trips

A holiday trip is a trip outside the country of domicile where the sole purpose of the trip is holiday and which therefore falls outside the definition of a business trip.

40.12 Checked in baggage

Checked in baggage is baggage which is in the custody of a third party or which has been handed over to a transport company (airline, package tour operator or similar company) for which a receipt is provided. Baggage sent as freight or which does not follow the itinerary of the insured is not "checked in baggage".

40.13 Immediate relatives

In these Terms and Conditions "immediate relatives" means:

- Spouse or registered partner with the same country of domicile as the cardholder. Cohabiting partner who is registered with the national register at the address of the cardholder at the time of departure.
- Children, adoptive children, separate children, grandchildren, parents, grandparents, parents-in-law, daughters-in-law, sons-in-law, brothers and sisters, sisters-in-law or brothers-in-law of the insured and of the insured's spouse, registered partner or cohabiting partner as specified above.

40.14 Travelling with the insured

Persons travelling with the insured are persons who have booked a trip in order to travel together, to travel to the same destination and to stay at the destination in question for the same period. If cover under the insurance is dependent on whether a person is travelling with the insured, such person is only covered if he or she is physically in the same place as the insured.

40.15 Planned itinerary

The planned itinerary is the itinerary for which documentation can be provided by means of a trip description from a travel agency, purchased flight, train or bus tickets or pre-booked bed nights.

40.16 Types of trips

Trips covered by the insurance are defined as follows:

- Holiday, leisure, sports and study trips: Trips to one or more destinations where the purpose of the trip is holiday and trips where the insured receives unpaid training. In this case remuneration also includes grants such as state education grants and similar.

Holiday, leisure, sports and study trips in the country of domicile for a duration of less than 24 hours and which do not include a minimum of two pre-planned bed nights are not covered by the insurance. The requirements concerning trip duration and bed nights do not apply to 22 (Concert and festival insurance).

- Combined holiday and business trips:

Trips including one or more bed nights to one or more destinations where paid or unpaid work such as a stay at a kibbutz, grape picking, humanitarian work and similar is undertaken for a maximum of half of the total travel period. Business trips are not covered by the insurance and consequently paid work must not constitute the main purpose of the trip.

Combined holiday and business trips in the country of domicile for a duration of less than 24 hours and which do not include a minimum of two pre-planned bed nights are not covered by the insurance.

40.17 Circle tour

A circle tour is defined as a trip where, after arrival at the first destination abroad, accommodation is provided at more than one address in more than one town/city within a period of three days.

40.18 Travelling companion

A travelling companion is a person who is registered on the same ticket or travel certificate as the insured or who has purchased the trip in order to travel with the insured.

40.19 Sports holidays comprised by the cancellation cover

The insurance comprises the following sports holidays:

- mountain trekking holidays
- cycling holidays
- diving holidays
- golf holidays
- riding holidays
- sailing holidays (incl rowing, canoeing and kayaking)
- skiing holidays
- surfing holidays.

Further details

If you would like further details about your insurance, the following websites contain helpful information:

www.if.dk

www.forsikringsoplysningen.dk

www.ankeforsikring.dk

Translation

The above is a translation of the Danish "Ungdomsrejseforsikring – Tilknyttet Sydbank Visa Electron". In case of doubt the Danish original will apply.