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## Schedule of benefits

MasterCard Ung Debit valid from January 2015  
(all sums are in DKK and will not be index-linked)

Cover	MasterCard Ung Debit	Trips within country of residence*
Number of travel days Where does the insurance cover	Maximum of 60 days worldwide	Yes
Optional add-ons	Additional travel days and extended cancellation insurance	
Illness & medical expenses	Reasonable & necessary	No
Home transportation	Reasonable & necessary	Yes
Accompaniment & emergency compassionate visit	2 persons & brothers and sisters under 24 (total of 4 persons) for 14 days	Yes
Curtailment	Reasonable & necessary	Yes
Assault	Per person: DKK 250,000	No
Cancellation	Per trip: DKK 30,000	Yes
Replacement trip & holiday compensation (holiday trips only)	Per trip: DKK 30,000	
Compensation for lost purpose in connection with physical activities (holiday trips only)	Per trip: DKK 5,000 Excess: DKK 1,000	Yes
Crisis counselling	Consultations per person: 10 Transportation per claim: DKK 2,500 Immediate family travelling with the insured, per person: DKK 25,000	No
Summoning in the event of special circumstances	Per claim: DKK 100,000	No
Evacuation	Reasonable & necessary	No
Search	Per person: DKK 50,000 Radius: 50 km Time: 14 days	No
Rescue	Per person: DKK 50,000	No
Bail & legal costs	Loan per person: DKK 100,000	No
Personal liability	Maximum sum per year: DKK 5,000,000 Hotel: DKK 50,000 Excess: DKK 2,500	No
Legal expenses	Sum: DKK 100,000 Excess: 10% of costs, min. DKK 2,500 per claim	No
Compensation in the event of scheduled airline failure (holiday trips only)	Per trip: DKK 20,000 Food and accommodation per claim: DKK 5,000 Max per person: DKK 1,000	Yes
Baggage	Per trip: DKK 10,000 Cash: DKK 2,000 Single items: DKK 5,000 IT/sport: DKK 3,000	No
Baggage delay	Per day: DKK 500 Time: After 5 hours	Yes
Missed departure	Per claim: DKK 30,000 Transportation: Within sum Accommodation per day: DKK 750 Food per day: DKK 250	Yes
Flight delays and cancelled flights	Per trip: DKK 5,000 Accommodation per day: DKK 1,000 Food per day per person: DKK 500 Emergency purchases per trip: DKK 1,000 Time: After 5 hours Cancelled flight per claim: DKK 1,500	No
Personal accident	Death: DKK 25,000 Total and permanent disablement: DKK 500,000	No
Concert and festival cover	Maximum per claim: DKK 3,000	Yes

Note: This schedule of benefits is for information purposes only. In the event of a claim, claims handling will be based on the individual policy and specific insurance terms and conditions.

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# General Insurance Terms and Conditions

## – travel insurance provided with Sydbank MasterCard Ung

### Valid from 1 January 2015

The General Insurance Terms and Conditions are applicable to the whole policy.

The insurance is taken out with Topdanmark Forsikring A/S, Borupvang 4, 2750 Ballerup, Denmark, CVR no 78416114, provided with Sydbank MasterCard Ung cards.

#### Travel Claims and Emergency Travel Help Desk

Travel Claims: If you need assistance before or after a trip you can report a claim at [www.sydbank.dk](http://www.sydbank.dk) or call Travel Claims on +45 44 74 70 61.

Monday–Thursday	08:00-17:00
Friday	08:00-16:00

Emergency Travel Help Desk  
 Tel +45 44 74 50 00  
 Fax +45 44 74 70 55  
 E-mail: [travel@topdanmark.dk](mailto:travel@topdanmark.dk)

The Emergency Travel Help Desk can help you during your trip. The Emergency Travel Help Desk can for instance talk to the doctor or the hospital abroad if there are language difficulties or help you book a hotel or a flight home if you have to leave your destination due to an injury or illness. The Emergency Travel Help Desk can also arrange for a provisional payout if you have an urgent need for financial assistance after a claim covered by the insurance policy.

Calls to and from the Emergency Travel Help Desk and Topdanmark Forsikring A/S in the event of a claim during your holiday are covered by the insurance.

If you lose your prescription medication while travelling, the Emergency Travel Help Desk can assist in providing new medication or help to find alternative medication. Medication expenses are not covered by this service.

If you lose or have cash, traveller's cheques or payment cards stolen during a trip abroad, the Emergency Travel Help Desk can arrange for cash funds to be forwarded to you (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 your account.

Please note that Topdanmark and the Emergency Travel Help Desk may need to exchange health data in the event of a claim.

The terms and conditions stipulate which claims are covered as well as applicable exclusions and limitations. Therefore any claims and situations not mentioned are not covered by the insurance policy.

**Words marked with an asterisk “\*” are defined at the end of the terms and conditions.**

#### Medical assessment

##### Have you been ill recently or do you have a pre-existing medical condition?

If you have a chronic or pre-existing illness that is not stable or if you have been ill or suffered any injury recently, the illness/injury is not usually covered because the insurance makes reservations regarding such claims. If you ask for a medical assessment you will know in advance if or how you are covered during your trip. The assessment is carried out by medical professionals on the basis of medical information that you have supplied and possibly obtained from your own doctor or the hospital. Any expense associated with obtaining this information must be paid by you.

### When should you ask for a medical assessment?

You should ask for a medical assessment in any of the following cases if within the last two months (six months if the planned travel period exceeds 30 days):

- a. you have been hospitalised
- b. your medication has been changed
- c. you have consulted a doctor other than for routine check-ups
- d. your doctor has referred you for further evaluation or treatment
- e. your condition has deteriorated – without you having consulted a doctor
- f. you have failed to appear for a scheduled check-up
- g. you have stopped treatment or have been denied treatment
- h. you knew about the need for treatment before you took out insurance or ordered your trip.

### Medical assessment in connection with cancellation insurance or travel insurance

#### Cancellation insurance

If one of the above applies to you, you must ask for a medical assessment regarding the cancellation insurance cover before you book a trip.

#### Travel insurance

You should ask for a medical assessment regarding your travel insurance cover before your departure.

### Will you be fully covered if you ask for a medical assessment?

Asking for a medical assessment does not mean that your pre-existing medical condition will automatically be fully covered under your travel insurance or your cancellation insurance.

You can expect to receive one of the following replies:

- A medical assessment with full cover, which means that your medical condition and any related consequences will be fully covered.
- A medical assessment with limited cover, which means that certain medical conditions will not be covered but your insurance will cover all other acute illnesses and sudden injuries, eg if you break a leg while travelling.
- A rejection, which means that your insurance cannot be extended to cover the illness/injury in question.

Please note that a medical assessment with limited cover under your travel insurance does not necessarily mean that your cancellation insurance will cover you if you choose not to go on the trip.

### Medical assessments are valid for one trip

A medical assessment is only valid for your current trip. If the need arises the next time you travel, you will need to ask for a new medical assessment.

### How to obtain a medical assessment

#### If you wish to contact us

before you buy your trip  
before you go on your trip

#### Who to contact

Our claims department: Travel Claims +45 44 74 70 23  
Visit [www.sydbank.dk](http://www.sydbank.dk) and take the test or  
call our Emergency Travel Help Desk on +45 44 74 70 95

### European Health Insurance Card

The European Health Insurance Card (EHIC) is proof that you are insured according to the EU rules and are entitled to state-provided healthcare in EU/EEA countries\* and Switzerland. The card is also proof that the Danish government will pay its share of the medical expenses.

The EHIC may entitle you to medical treatment by a doctor or hospital, dental help, medication etc if the need for treatment arises during your stay in the country in question. The EHIC entitles you to treatment on the same terms and conditions as persons covered under the public health insurance scheme of the country where you are seeking help in the event of illness or injury. You should always present your EHIC when you contact a doctor, dentist, hospital, pharmacy etc when travelling in EU/EEA countries\* and Switzerland. You can order the EHIC at your municipality office or at [www.borger.dk](http://www.borger.dk).

### 1. The insurance is taken out with:

Topdanmark Forsikring A/S  
Borupvang 4  
2750 Ballerup, Denmark

### 2. Who is covered by the insurance?

When you have a Sydbank MasterCard Ung card with insurance cover, you are covered by the insurance if you are aged between 13 and 29.

It is a condition for cover that you are eligible for national health insurance benefits pursuant to the Danish National Health Service Act or have similar private or public cover in your country of residence\*.

### 3. When does the insurance provide cover and which trips are covered?

The insurance provides cover from when your Sydbank MasterCard Ung card has been ordered and as long as the card is active. If you go on a trip with a holder of a Sydbank MasterCard Gold Basis, Gold, Gold Plus or Platinum card, or go on a holiday trip with the cardholder's spouse, registered partner or cohabiting partner (who has a family card), and you are covered by the cardholder's insurance, no cover is provided by Sydbank MasterCard Ung.

#### 3. A Travel insurance

1. The insurance provides cover for up to 60 days.
2. Your cover starts when you leave your home, place of work or place of stay\* in your country of residence\* to go on a trip outside your country of residence\*.
3. As regards trips within your country of residence it is a condition for cover that the trip lasts at least 24 hours and includes at least two pre-booked bed nights. This does not apply however to 34. "Concert and festival insurance".
4. Your cover ceases when you have returned to your home, place of work or place of stay\* in your country of residence\*.
5. Your cover is automatically extended beyond 60 days if you are unavoidably delayed due to a claim eligible for cover under this policy.

#### 3. B Cancellation

Your cover starts when the deposit has been paid. If you order your MasterCard Ung card after you have paid the deposit for the trip, you will be covered from the date on which your MasterCard was ordered.

It is a condition for cancelling your trip in the country of residence that the trip includes at least two pre-booked bed nights and lasts for more than 24 hours.

Your cover ceases when you leave your home, place of work or place of stay\* in your country of residence\* to start your trip.

#### 3. C Which trips are covered and where does the insurance provide cover?

##### Sydbank MasterCard Ung

	Cover
Holiday trips	Yes
Work*/study trips* (see definitions)	Yes
Maximum duration (days)	60
Worldwide cover	Yes

#### 3. D Exclusions

1. Business trips. Business trips are defined as trips paid by an employer and where a trip is made in the interest of the employer.
2. Work, paid or unpaid, for instance as a casual labourer at summer/winter destinations and comparable work, with the exception of work as specified in the definitions.
3. Vocational training for an employer or comparable work placements in connection with studies.
4. Study trips where you report a change of address to the Danish national register or equivalent authority in the relevant country of residence\* to move to another country in order to study.
5. Professional sports\*.

### 4. Add-ons

If for instance you are going to be away for more than 60 days, cover for additional days of travel can be purchased. It is a requirement for cover that the extension is paid before departure. Other add-ons are stated in the relevant sections below. Please contact Sydbank or download the order form and instructions at [www.sydbank.dk](http://www.sydbank.dk).

## 5. Duration, termination and changes

### 5. A Period of insurance

The insurance is provided with a Sydbank MasterCard Ung card issued by Sydbank A/S to the cardholder.

The term of the policy as regards the cardholder is from when the card has been ordered and as long as the card is active. The insurance will continue unless terminated in writing by the cardholder, Sydbank or Topdanmark. Cover under the insurance will cease on termination of the Sydbank MasterCard card agreement regardless of whether the card agreement is terminated by Sydbank A/S or by the cardholder.

### 5. B Termination in the event of a claim

From the date on which a claim form has been received by Topdanmark and until one month after Topdanmark has paid compensation or refused to cover the claim, the cardholder and Topdanmark may terminate the insurance in writing at a notice of 14 days.

Instead of terminating the insurance, Topdanmark may change the terms and conditions of the insurance policy at a notice of at least 14 days, for instance by limiting the cover provided or by introducing or increasing excesses.

The cardholder may choose to discontinue the insurance from the time when the change becomes effective. Topdanmark must be notified in writing before the change takes effect.

## 6. Exclusions

The following exclusions apply to all card types.

### 6. A Intent, gross negligence, self-induced intoxication and similar self-induced influence

The insurance does not cover any damage, loss or injury directly or indirectly caused by:

1. intent – irrespective of your state of mind or soundness of mind
2. gross negligence
3. self-induced intoxication, self-induced influence of narcotics or other similar poisonous substances. This does not apply however if there is proof that the damage, loss or injury was unrelated. The exclusion does not apply however to 13. "Illness and medical expenses", 14. "Medical transport/repatriation" or 15. "Accompaniment and emergency compassionate visit".

### 6. B Your participation in various activities

The insurance does not cover any damage, loss or injury directly or indirectly caused by:

1. your involvement in a fight
2. your violation of the criminal code.

### 6. C When Danish authorities advise against travel

The insurance does not cover any claim in connection with trips to areas which the Danish Ministry of Foreign Affairs, Statens Serum Institut or similar Danish public authority advise against travelling if the claim is directly or indirectly caused by the situation in the area.

You must be prepared for the fact that the possibilities of Topdanmark and the Emergency Travel Help Desk to provide assistance in such areas may be very limited and subject to highly restrictive rules.

Topdanmark's expenses are limited to the amounts covered under normal conditions.

You must stay updated on whether your trip destination is located in such an area, eg via the website of the Ministry of Foreign Affairs: [www.um.dk](http://www.um.dk).

### 6. D War and nuclear damage

The insurance does not cover any damage, loss or injury directly or indirectly caused by:

1. war, warlike acts, violation of neutrality, civil war, rebellion or civil unrest  
However the insurance provides cover under such conditions when you are on a trip outside your country of residence for up to one month from the outbreak of the conflict. It is a condition for cover that you:
  - a. do not travel to a country where one of the situations mentioned exists
  - b. do not in any way take part in the acts mentioned above
2. the release of nuclear energy or radioactivity.

### 6. E Other exclusions

1. Watercraft/aircraft crew members, tour guides and similar personnel while travelling in connection with their occupation or education.
2. During transportation in aircraft with no nationality marks.
3. Work stoppages, strikes and lockouts.

## 7. In the event of a claim

In the event of a claim the Emergency Travel Help Desk or Topdanmark must be notified as soon as possible. If you need emergency assistance abroad the Emergency Travel Help Desk provides a 24-hour service. You are obliged to follow the instructions of the Emergency Travel Help Desk and otherwise provide all the information needed by the Emergency Travel Help Desk.

### 7. A Documentation

You must obtain and submit any documentation relevant to a reported claim so that the Emergency Travel Help Desk or Topdanmark can process your claim. If necessary the Emergency Travel Help Desk or Topdanmark will need to have the necessary authority to obtain other relevant information.

### 7. B Which documentation is needed in the event of a claim?

Depending on the reason for the reported claim we will need one or more of the following types of documentation:

1. Proof of the price and duration of the trip, eg flight ticket, confirmation or similar documentation.
2. Copy of the medical records from the local doctor, local hospital, physiotherapist, chiropractor, dentist or similar healthcare professional stating the diagnosis and the duration of the treatment.
3. Original documentation of any covered additional expenses\*, replacement purchases\*, rental expenses or tourist-related expenses\*.
4. Copy of the death certificate/obituary in the event of death.
5. Copy of the police report or police records in the event of fire, theft, fraud or assault as well as proof of items lost.
6. Original documentation from the transport company in the event of baggage delay (Property Irregularity Report (PIR)).
7. Proof of own delay.
8. Documentation from the transport company stating the reason for the delay of the means of transport or why transport was cancelled.
9. Proof of the demand for evacuation or return home.
10. Proof of rental for booked holiday accommodation\*.
11. Proof of claims for damages as well as the names and addresses of all persons involved in the event of third-party liability.
12. Relevant proof of the bankruptcy of a scheduled airline.
13. Proof of the distribution between a private holiday trip, business trip/study trip and work\*.

### 7. C Which documentation is needed in the event of cancellation?

Depending on the reason for the cancellation we will need one or more of the following types of documentation:

1. Proof of the price and duration of the trip, eg flight ticket, confirmation, rental agreement or similar documentation.
2. Confirmation of the cancellation stating any amount reimbursed by the travel provider, transport company or similar provider.
3. 'Travel insurance certificate' completed by your doctor in the event of cancellation due to illness or injury.
4. Copy of the death certificate/obituary in the event of cancellation due to death.
5. Copy of the police report in the event of cancellation due to fire, theft or fraud.
6. Proof of the purpose of the trip, eg a private holiday trip or business trip/study trip.
7. Proof of your termination of employment, eg documentation for requirements by an unemployment insurance fund or the like in the event of cancellation due to involuntary termination\*.
8. Copy of the letter of employment.
9. In the event of damage covered by the comprehensive motor insurance to a car up to 10 days before departure as a result of which you have to cancel, a report from an auto repair shop or similar documentation is required supporting the extent of damage.
10. Relevant proof of the bankruptcy of a scheduled airline.
11. Proof that the travelling companion(s) is/are travelling with the insured.
12. Proof that the main purpose of the trip is to take part in physical activities\* for more than half of the duration of the trip.
13. Proof of the planned car holiday.

## 8. If the claim is also covered by other insurance policies

If you have taken out insurance against the same risk with another company or Topdanmark A/S and if this company has made reservations that cover will lapse or be limited if insurance has been taken out with another company, the same reservations will apply to this policy. This provision only concerns the relationship between the companies, which will pay joint compensation. However this does not apply to the personal accident cover.

## 9. Recourse

### 9. A What is recourse?

Recourse means that Topdanmark has the right to be reimbursed for any amounts paid out.

## 9. B The rules

If Topdanmark has paid compensation or disbursed any amount which turns out to have been paid without Topdanmark being obligated to pay, Topdanmark has recourse for the amount.

## 9. C Expenses not covered by Topdanmark

No compensation is paid for expenses that you are entitled to have refunded from third parties, eg travel agencies, transport companies, other insurance policies, the national health service, the Nordic convention\* or via the EHIC.

## 10. Rights of subrogation

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. Underwriter may at its own expense take over Insured's rights against third parties to the extent of its payments made. Insured shall co-operate with the underwriter and provide such information and documentation reasonably required by underwriter in order to collect and enforce its rights of subrogation. Underwriter may institute any proceedings at its own expense against such third parties in the name of the Insured.

This clause is used when a case is settled according to foreign law.

## 11. Complaints board

If a disagreement has arisen between you and Topdanmark about your insurance and if a new written enquiry to us does not lead to a satisfactory result, you can complain to:

Insurance Complaints Board  
Anker Heegaards Gade 2, 1.  
1572 Copenhagen V, Denmark

Tel: +45 33 15 89 00 (10:00-13:00)

You must submit your complaint to the Insurance Complaints Board on a special complaints form and pay a small fee. The fee will be refunded if the board agrees with you in full or in part, if the complaint is rejected or if you withdraw your complaint.

Complaint forms and giro forms are available from:

1. Topdanmark
2. Insurance Complaints Board: [www.ankeforsikring.dk](http://www.ankeforsikring.dk).

## 12. Legislation

Danish legislation, including the Danish Insurance Contracts Act and the Danish Financial Business Act, forms the basis of the insurance agreement.

## 13. Illness and medical expenses

### 13. A The insurance provides cover for the following:

1. Acute illness or injury during your trip.
2. Necessary treatment in connection with pregnancy up to four weeks before the expected delivery date.
3. Premature birth during your trip more than four weeks before the expected delivery date.
4. Treatment by a physiotherapist or chiropractor in the event of acute illness or injury during your trip.
5. Emergency pain-relieving dental treatment.

It is a condition for cover that the treatment has been agreed with the Emergency Travel Help Desk.

### 13. B Cover

The insurance covers reasonable and necessary expenses abroad for:

1. treatment by a qualified doctor and prescribed medication
2. hospital stays on the advice of a doctor and hospital treatment, in a one-bed or two-bed room where possible
3. treatment of a premature baby if born more than four weeks before the expected delivery date
4. food\*, accommodation\* and local transportation\* from the time when you are discharged from a hospital and until you can travel home or be repatriated
5. food\* and accommodation\* in connection with resuming the planned and pre-booked itinerary of up to DKK 750 per day for accommodation\* and DKK 250 per day for food\*  
It is a condition for cover that this has been agreed with the Emergency Travel Help Desk
6. expenses to resume the planned and pre-booked itinerary after your illness or injury to the place where you were supposed to be according to your itinerary



7. expenses for treatment by a physiotherapist or chiropractor abroad. Compensation for treatment by a physiotherapist or chiropractor cannot exceed 10 treatments
8. emergency pain-relieving dental treatment that cannot wait until you return to your country of residence\*. Compensation for emergency dental treatment cannot exceed DKK 10,000.

### 13. C Limitations

In the event of hospitalisation for more than three days, you must notify the Emergency Travel Help Desk as soon as possible after your admission. Failure to do so may mean that your right to compensation will lapse.

### 13. D Exclusions

1. If a chronic or pre-existing illness deteriorates during a trip and the illness has not been in a stable good phase\* for two months (six months if the planned travel period exceeds 30 days) before departure.
2. If an illness or injury occurring within the last two months (six months if the planned travel period exceeds 30 days) before departure deteriorates during a trip if such deterioration could reasonably be expected.
3. Expenses for check-ups, treatment or medication to keep a chronic illness or pre-existing medical condition stable.
4. Treatment and expenses for medication that are not prescribed by a doctor.
5. Expenses resulting from your stopping treatment or having been refused treatment for a chronic illness or medical condition.
6. Any need for treatment known to you before leaving your country of residence\*.
7. Expenses resulting from you not showing up for an agreed check-up in connection with a chronic or pre-existing illness or medical condition.
8. Expenses for treatment and stays abroad if the medical consultant of the Emergency Travel Help Desk has assessed – and the treating doctor has approved – that treatment can wait until you return to your country of residence\*.
9. Expenses for continued treatment and hospitalisation if you refuse repatriation even if the medical consultant of the Emergency Travel Help Desk has assessed that you can be repatriated and the treating doctor has approved transportation.
10. If you fail to comply with the instructions given by the medical consultant of the Emergency Travel Help Desk or the treating doctor.
11. Planned treatment, eg stays at a convalescent home, rehabilitation centre or similar stay.
12. Childbirth or treatment of illness resulting from pregnancy during the last four weeks before the expected delivery date.
13. If the reason for your need to consult a physiotherapist, chiropractor or dentist is directly or indirectly caused by cosmetic surgery or other planned treatment as well as any stay at a convalescent home, rehabilitation centre or similar stay.
14. Replacement or repair of dentures, glasses, contact lenses, hearing aids, prostheses or other aids.
15. Cosmetic surgery unless the surgery is necessary as a result of an injury eligible for cover and cannot wait until you return to your country of residence\*.

## 14. Medical transport/repatriation

The insurance covers medical transport and repatriation in connection with acute illness or injury covered according to 13. It is a condition for cover that the medical transport and repatriation has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

### 14. A Cover

Reasonable and necessary expenses abroad or in the country of residence for:

1. medical transport from the place of illness or place of accident to the place of treatment
2. medical transport to and from the nearest suitable place of treatment
3. transportation to the country of residence\* or home address by ordinary means of transport, ambulance or air ambulance
4. transportation to the country of residence\* of abandoned baggage as a result of your repatriation
5. repatriation to the country of residence\* in the event of death
6. additional expenses\* for food, accommodation\* and local transportation\* until medical transport can take place if this occurs after the time of the planned return journey.

### 14. B Exclusions

1. If the reason for repatriation is fear of danger of infection except in the event of evacuation, see 22.
2. Transportation by air ambulance if transportation can take place in another medically justifiable manner.

## 15. Accompaniment and emergency compassionate visit

The insurance covers the accompaniment of and the emergency compassionate visit by parents as well as brothers and sisters under the age of 24 (up to a maximum of four persons).

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

## 15. A Accompaniment

The insurance provides cover if any persons accompanying you remain with you or accompany you because you:

1. have suddenly become seriously ill
2. have been seriously injured
3. die.

It is a condition for cover that the accompaniment has been agreed with the Emergency Travel Help Desk and occurs at the first possible departure. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 15. B Cover

1. Reasonable and necessary additional expenses\* for food\* and accommodation\* of the persons accompanying you for a maximum of 14 days.
2. Local transportation\* and reading material for the persons accompanying you of up to DKK 500 per week if you are hospitalised.
3. Additional expenses\* for transportation to the country of residence\* of the persons accompanying you in the same class as the originally planned means of transport.
4. Reasonable and necessary additional expenses\* of the persons accompanying you to resume the planned itinerary if they continue their trip. If the persons accompanying you have not taken out travel insurance, they will automatically be covered by your travel insurance during the period of accompaniment.

## 15. C Emergency compassionate visit

The insurance provides cover if any persons are summoned from the country of residence because you:

1. have suddenly become seriously ill
2. have been seriously injured
3. die.

It is a condition for cover that the emergency compassionate visit has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 15. D Cover

1. Expenses for the actual trip of the persons summoned from the country of residence\*.
2. Reasonable and necessary additional expenses for food, accommodation\* and local transportation\* for a maximum of 14 days of the persons summoned from the country of residence\*.

If the persons summoned have not taken out travel insurance, they will automatically be covered by your travel insurance.

## 15. E Exclusions

1. If the reason for the accompaniment or the emergency compassionate visit is directly or indirectly caused by cosmetic surgery or other planned treatment as well as any stay at a convalescent home, rehabilitation centre or similar stay.
2. If in connection with an emergency compassionate visit the Emergency Travel Help Desk assesses that you will be hospitalised for less than 72 hours, unless your condition is life-threatening.
3. If in connection with an emergency compassionate visit the Emergency Travel Help Desk assesses that you can be repatriated within 72 hours.

## 16. Curtailment

The insurance covers reasonable and necessary additional expenses\* for your return home if:

1. a member of your immediate family\* suddenly and unexpectedly dies, is diagnosed with a serious illness leading to hospitalisation or is hospitalised as a result of a serious injury
2. there is a fire, flood or burglary in your private home provided documentation is available.

## 16. A Cover

1. Reasonable and necessary additional expenses\* for transportation to your country of residence\* or home address in the same class as originally booked. If the trip is by a means of transport other than by aircraft, the insurance will cover additional expenses corresponding to a flight ticket in economy class. If the original means of transport is a passenger car (weighing less than 3,500 kg), the insurance will also cover expenses for the home transportation of the car.
2. Additional expenses\* for the journey back to the holiday destination if you resume your trip. It is a condition for cover that there are more than 15 days of your holiday left when you are ready to return and that the transportation has been agreed with the Emergency Travel Help Desk before you return.
3. If you are only travelling with others who are not covered by this policy the insurance will also cover one person travelling with you on the same terms and conditions as you.

## 16. B Limitations

It is a condition for cover that the curtailment has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 16. C Exclusions

1. Curtailment to the country of residence if this means that you will be home less than 12 hours before your original time of arrival.
2. Curtailment if the incident that is the reason for the curtailment is known or should have been known by you before your departure from the country of residence. Cover is however provided in the event of a death in your immediate family\*.

## 17. Assault

The insurance provides cover if you are assaulted during your trip and sustain an injury. It is a condition for cover that you report the assault to the local police and that you have consulted a local doctor or dentist or have been to the local hospital.

### 17. A What does the insurance cover?

The insurance covers the amount that an assailant would be ordered to pay according to the Danish Liability in Damages Act up to a maximum limit of DKK 250,000 per person per claim.

### 17. B Cover

1. Loss of earnings.
2. Health examinations.
3. Compensation for pain and suffering.

If the insured dies as a consequence of the assault, the insurance will cover 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 up to a maximum limit of DKK 250,000.

### 17. C Exclusions

1. If you were assaulted by a travelling companion\*.
2. If you were assaulted in connection with your committing a criminal act.

## 18. Cancellation

The insurance provides cover when you are unable to travel because:

1. you or your travelling companion(s)\* are hospitalised due to an acute serious illness or serious injury  
It is a condition for cover that the trip does not include more than four persons and the travelling companion(s) is/are named on the invoice/travel certificate or otherwise able to prove that the trip was purchased with you.
2. you or your travelling companion(s)\* become acutely and seriously ill or sustain a serious injury and in the opinion of a doctor there is a risk that the trip may aggravate the illness or injury considerably or otherwise pose a threat to your/their health  
It is a condition for cover that the trip does not include more than four persons and the travelling companion(s) is/are named on the invoice/travel certificate or otherwise able to prove that the trip was purchased with you.
3. you or your travelling companion(s)\* become acutely and seriously ill or sustain a serious injury and in the opinion of a doctor it will not be possible to carry out the planned activity during a booked physically active\* holiday  
It is a condition for cover that the trip does not include more than four persons and the travelling companion(s) is/are named on the invoice/travel certificate or otherwise able to prove that the trip was purchased with you.
4. for medical reasons, you are unable to have a necessary vaccination which is suddenly required in order to travel to the holiday destination  
It is a condition for cover that the requirement is made after the deposit for the trip was paid and that the duration of the trip is at least 72 hours.

5. you become pregnant and are unable to go on the trip, for instance:
  - a. because in the opinion of a doctor circumstances regarding your pregnancy make it not safe to travel
  - b. because a vaccination required for the trip cannot be given due to pregnancy (provided that the deposit for the trip was paid before pregnancy is ascertained)
6. you or your travelling companion(s)\* die  
It is a condition for cover that the trip does not include more than four persons and the travelling companion(s) is/are named on the invoice/travel certificate or otherwise able to prove that the trip was purchased with you.
7. a member of your immediate family\* becomes acutely and seriously ill, sustains a serious injury or dies
8. Topdanmark assesses that staying in the area/country to which you are travelling involves a significantly heightened risk or uncertainty.

#### 18. A Cover

1. The cost equivalent to the trip price\* for you.
2. Tourist-related expenses\* associated with a trip if the expenses have been paid in advance and are non-refundable. Any tickets and admission cards must be handed over to Topdanmark in the event of cancellation.

Compensation cannot exceed DKK 30,000 per trip.

#### 18. B Add-on

The sum insured for trip cancellation can be increased by an additional DKK 250,000 per trip. The premium must be paid at least 14 days before departure.

#### 18. C Limitations

It is a condition for cover that you cancel your trip as soon as possible after the claim has arisen. Compensation may 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.

#### 18. D Exclusions

1. If the illness or injury, as well as any symptoms of the illness or injury, causing you to cancel the trip existed when the deposit for the trip was paid.
2. If the cause of the claim was known or should have been known before the deposit for the trip was paid or before the insurance became effective.
3. Amounts refundable from the tour operator.
4. Amounts paid by you for persons who are not covered by this policy according to section 2 of the general terms and conditions "Who is covered by the insurance?".
5. If the trip is cancelled because you are unable to carry out activities during the trip due to a cold, common-cold symptoms, diarrhoea, a mild sprain or similar minor illness or injury.
6. Payments made to the tour operator after the claim has arisen regardless of whether the extent of the claim has been confirmed by a doctor or similar person unless you are contractually obliged to do so.
7. If the cause of the claim is related to stress, depression or other mental disorders unless you have been absent due to sickness for a minimum of four weeks from your place of study or work or job centre. If you cannot be absent due to sickness from the above, it is a condition that the diagnosis was medically assessed no later than four weeks before departure.
8. Trips involving physical activity\* unless physical activity\* is the main purpose of the trip and the activity was booked and/or planned in advance before departure from your home address.
9. If a chronic illness or injury causes you to cancel the trip unless the illness or injury has been in a stable good phase\* in the last two months (six months in case of trips exceeding 30 days) before the trip was booked.

#### 19. Compensation or replacement trip

The insurance provides cover if your private holiday trip is partly or completely ruined because:

1. you become acutely ill or sustain an injury and are hospitalised as a result
2. you become acutely ill or sustain an injury and as a result are confined to your holiday accommodation on doctor's advice
3. you become acutely ill or sustain an injury during a holiday and this prevents you from taking part in the planned physical activity\* which is the main purpose of the trip (see compensation amounts in 19. G)  
In addition compensation is provided for lost purpose in connection with physical activities\* booked after departure from the country of residence when you become acutely ill or sustain an injury during a holiday and this prevents you from taking part in the physical activity\* (see compensation amounts in 19. G)
4. you are repatriated as arranged with the Emergency Travel Help Desk.

### 19. A When does the insurance provide cover?

The insurance provides cover from the 24-hour holiday period when one of the following occurred:

1. Your first consultation with the doctor.
2. Your hospitalisation.
3. Your repatriation.

### 19. B Who is eligible for compensation?

Compensation is paid to one of the following groups of persons:

1. You.
2. You and one travelling companion remaining with you.

### 19. C Conditions

As regards compensation and replacement trip cover you must be able to prove that the main purpose of the trip is to take part in the physical activity/activities\* included in the holiday trip. This may be described for instance in the travel certificate or in bookings made. In addition medical documentation must be provided verifying that you are prevented from carrying out the pre-booked or planned physical activities\* which are the main purpose of the holiday trip.

As regards compensation for lost purpose in connection with physical activities\* booked after departure, it is a condition for cover under the policy that you obtain a medical report from the treating doctor abroad. The medical report must include as a minimum a diagnosis and state the period of illness or indoor confinement or confirm that you are not able to carry out your pre-booked or planned physical activity\* as well as state the number of days that you are unable to take part due to your illness/injury.

### 19. D Add-on

The sum insured as regards replacement trip cover can be increased by an additional DKK 250,000 per trip. The premium must be paid before departure.

### 19. E Exclusions

1. If you remain indoors – for instance due to an arm fracture, diarrhoea, inflammation of the middle ear, a cold or similar condition – even though this is not necessary from a medical point of view.
2. If you resume your trip after you have returned to your country of residence\* as described in 16. A 2. Tourist-related expenses\* that you were not able to benefit from while you were in the country of residence\* are however eligible for cover.
3. Business trips or combined holiday and business trips.
4. Expenses relating to visas, vaccinations and insurance.

### 19. F Replacement trip – calculation

If the illness or injury occurs during the first half of the holiday and lasts longer than half of the holiday, replacement trip cover is provided as follows:

1. The insurance covers the amount which has been paid in advance for the trip and which is non-refundable, for instance expenses paid for transportation, renting holiday accommodation, renting a car, sports equipment and similar expenses.
2. Reasonable additional expenses paid for food\*.
3. In the event of a holiday in your own car, cover is provided for transportation expenses to and from the holiday destination by the shortest route at the lowest business mileage rates by own car in excess of 20,000 km per year per kilometre. If not all car passengers are eligible for compensation, the expenses will be distributed proportionately.

### 19. G Compensation – calculation

If the illness or injury occurs during the second half of the holiday or lasts for a shorter period than half of the holiday, holiday compensation is provided as follows:

The total trip price\* – divided by the total number of days of travel – divided by the total number of persons – multiplied by the number of ruined days of travel – multiplied by the number of persons travelling with you, see 19. B (as appearing from medical documentation).

1. The maximum cover as regards holiday compensation/replacement trip is DKK 30,000 per trip.
2. As regards compensation for ruined physical activity\* the following applies: (Compensation is paid for expenses for activities that were purchased after departure from your home address and that are unused and cannot be refunded by the organiser or operator after the claim has arisen.) The maximum amount per trip is DKK 5,000 and there is an excess of DKK 1,000.

## 20. Crisis counselling

The insurance provides cover if you or members of your immediate family need emergency crisis counselling during your trip because you were directly involved in for instance a robbery, assault, accident, fire, explosion, burglary, natural disaster, life-threatening epidemic or terrorist attack.

## 20. A Cover

1. Expenses for crisis counselling with a psychologist or psychiatrist of up to a maximum of 10 sessions for each person insured per claim.
2. Transportation expenses to and from the place of treatment, however not exceeding DKK 2,500 per claim.
3. Crisis counselling for members of your immediate family\* who are travelling with you, however not exceeding DKK 25,000 per person per person insured.

## 20. B Limitations

It is a condition for cover that the crisis counselling has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 21. Summoning in the event of special circumstances

If you are kidnapped during a trip the insurance will cover reasonable additional expenses to summon your immediate family\*. The sum insured is DKK 100,000 per claim and covers reasonable and necessary travelling and accommodation expenses to gather your family at a location close to you as well as loss of earnings incurred by your immediate family\*. Documentation from the employer for any loss of earnings must be submitted to Topdanmark or the Emergency Travel Help Desk.

## 21. A Limitations

Documentation for the incident must be provided in the form of a police report and by the ministry of foreign affairs in the country of residence\*.

It is a condition for cover that the summoning has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 22. Evacuation

The insurance provides cover if:

1. the Danish Ministry of Foreign Affairs, Statens Serum Institut or similar public Danish authority issues a statement advising evacuation during your trip due to war, civil unrest, terrorist activities, martial law, a life-threatening epidemic, a natural disaster or similar conditions
2. the local authorities demand evacuation from the place where you are staying due to a natural disaster, forest fire, terrorist attack, epidemic or similar conditions
3. you are detained against your will by the local authorities after evacuation from the area has been agreed because it is not immediately possible to leave the country
4. Topdanmark assesses that staying in the area/country involves a significantly heightened risk or uncertainty.

## 22. A Cover

1. Your reasonable and necessary additional expenses\* for your return home or for you to travel to the nearest safe destination in the event of an evacuation.
2. Your reasonable and necessary additional expenses\* for food and accommodation\* if you are evacuated or detained against your will by the local authorities.
3. Loss of or damage to baggage that you are forced to abandon during the evacuation.

It is a condition for cover that the conditions are unforeseen and have arisen after your arrival in the area.

## 22. B Limitations

The Emergency Travel Help Desk and Topdanmark may have limited scope to provide assistance in the following cases:

1. In areas where there are eg wars or life-threatening epidemics.
2. If the Danish Ministry of Foreign Affairs, a Danish embassy or similar institution issues a statement advising evacuation or return home, and if at an earlier point during the trip you have not failed to comply with the recommendations for evacuation issued by the Danish Ministry of Foreign Affairs or Statens Serum Institut.
3. Transportation takes place at the first possible opportunity. Topdanmark and the Emergency Travel Help Desk cannot be held responsible or liable for the extent to which transportation can take place but will collaborate with the authorities in cases where assistance is necessary.
4. It is a condition for cover that evacuation has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.
5. In the event of detention by the authorities the sum insured is DKK 50,000 per person per claim covering ordinary, reasonable and necessary additional expenses paid to authorities and similar bodies for stays and repatriation, and up to DKK 500 per day for additional expenses for food\*.
6. The insurance provides cover for up to three months from the commencement of detention if reasonable documentation is provided.

## 23. Search

The insurance covers expenses that local authorities find necessary before a search for you is started. The expenses may either be for the payment of or as a guarantee of the expenses for the search.

### 23. A Cover

Reasonable and necessary expenses of up to DKK 50,000 per claim for searches for up to 14 days within a radius of 50 km from the location where you were last seen.

### 23. B Limitations

1. 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.
2. It is a condition for cover that the search has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 24. Rescue

The insurance covers expenses that local authorities find necessary before a rescue mission is started. The expenses may either be for the payment of or as a guarantee of the expenses for the rescue mission.

### 24. A Cover

Reasonable and necessary expenses of up to DKK 50,000 per claim for rescue or retrieval.

### 24. B Limitations

1. 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.
2. It is a condition for cover that the rescue has been agreed with the Emergency Travel Help Desk. Failure to do so will mean that any cover will be limited to the amount it would have cost if the Emergency Travel Help Desk had been contacted.

## 25. Bail/security and legal costs

The insurance provides cover if you are or your baggage is detained by local authorities.

### 25. A Cover

Interest-free loan for bail/security and legal costs. The total loan cannot exceed DKK 100,000 for each claim.

If the bail is released you must repay the amount to Topdanmark immediately. This also applies if:

1. you have failed to pay a fine or compensation that you have been ordered to pay
2. you fail to appear at a court hearing or similar meeting
3. you are otherwise responsible for or liable for the non-release of the bail.

### 25. B Exclusions

The insurance will not provide cover if the detention is due to:

1. commercial, work-related or contractual relationships
2. criminal proceedings
3. liability for use of motorised vehicles.

## 26. Personal liability

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

### 26. A Cover

1. The compensation that you are ordered to pay.
2. Costs associated with the decision on the question of compensation.
3. Damage to a hotel or rented accommodation including its contents of up to DKK 50,000 per trip.

### 26. B Limitations

1. The compensation cannot exceed DKK 5,000,000 per year.
2. In the event of personal injury or damage to property you must always leave it to Topdanmark to decide whether you are liable to pay claims for any injury or damage caused. If you admit liability for damages or the claim, you risk having to pay the damages and any costs yourself as commitments of this nature are not binding on Topdanmark.
3. There is an excess in the event of any claim of DKK 2,500 per claim.

## 26. C The insurance does not provide cover for liability to pay damages:

1. in connection with agreements concluded, for instance in which you have incurred liability extending beyond the general Danish law of damages than that to which you would have been subject according to the ordinary rules governing liability in tort
2. for damage or injury caused by the use of cars, motorbikes, mopeds or other motorised vehicles. Moreover damage to the vehicle is not covered
3. for injury when sailing caused by the use of watercraft with a motor power exceeding 25 hp
4. for damage when sailing caused by the use of rowing boats, canoes, kayaks or other watercraft exceeding 3 metres, or watercraft with a motor power exceeding 5 hp
5. for damage or injury to animals and items that you own, have for use, have on loan, have on hire, have for storage, transportation, processing or treatment, have taken possession of, or have in your custody for any other reason
6. for damage or injury caused by aircraft, including radio controlled model airplanes. Moreover damage to the aircraft is not covered
7. for damage or injury caused intentionally unless the person causing the loss is under the age of 14 or due to his state of mind lacked the ability to act rationally
8. for damage or injury caused by gardening tools with a motor power exceeding 15 hp
9. for damage or injury caused by dogs
10. for injury as a consequence of having transmitted a disease or otherwise infecting others with a disease
11. for damage or injury when hunting or immediately following a hunt
12. incurred by you while performing work. General commercial liability cover will usually be included in the company's general liability insurance.

## 27. Legal expenses

The insurance covers legal costs in the event of private legal disputes which have arisen during a trip and which:

1. may be brought before the courts or arbitration tribunals
2. are not related to you practising your trade.

In respect of cover for legal expenses, the general terms and conditions for legal expenses insurance issued by the Danish Insurance Association will also apply, and the legal expenses insurance also covers travelling expenses if you are required to testify as a witness or as a party to legal proceedings abroad.

### 27. A 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:

1. your presence is required for the case to be carried out and you have been summoned by the court to testify as a party to the case
2. you have been summoned as a witness provided that it is not possible for you to give evidence in your country of residence.

### 27. B Exclusions

1. Expenses in connection with court and arbitration proceedings between you and the travel agency, tour operator or travel provider and between you and Topdanmark/the Emergency Travel Help Desk.
2. Expenses for legal advice or a hearing by the complaints board unless the matter has been referred to the complaints board by a court of law.

### 27. C Excess

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

## 28. Compensation in the event of scheduled airline failure

The insurance provides cover if your holiday is cancelled, cut short or changed as a result of the insolvency (bankruptcy or restructuring) of a scheduled airline.

### 28. A Cover

The insurance covers up to a total of DKK 20,000 per trip.

If the insolvency of the scheduled airline is announced before your departure, the insurance will cover the part of the price of the flight ticket which is non-refundable from other sources or reasonable and necessary additional expenses of up to a total of DKK 20,000 per trip to resume the originally planned itinerary in the same class as the flight tickets originally booked.



If the insolvency of the scheduled airline is announced after your departure, the insurance will cover:

1. reasonable and necessary additional expenses\* of up to a total of DKK 20,000 per trip for replacement flight tickets in the same class as the return flight tickets originally booked
2. reasonable and necessary additional expenses\* for food and accommodation of up to DKK 1,000 per day, however not exceeding a total of DKK 5,000 per claim, for the period during which the arrival home is delayed compared to the original itinerary.

## 28. B Limitations

It is a condition for compensation that:

1. the flight ticket was purchased directly from an airline, via a search engine (eg www.momondo.dk) or from a travel agency that is a member of the Danish Travel Guarantee Fund or similar organisation
2. the flight is not a part of a package holiday or tour. A package holiday or tour is a pre-arranged combination of 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).

## 28. C Exclusions

1. Flight tickets purchased from scheduled airlines that are not registered with a companies register in the Nordic countries or in an EU/EEA country.
2. Expenses reimbursed by the bankruptcy estate or other parties liable to pay compensation.
3. Flight tickets paid by payment card if you can raise an objection through the payment card company.
4. Compensation for the insolvency of a scheduled airline if you should have known that insolvency was established or imminent at the time of the purchase.
5. Payments made to the scheduled airline after the announcement of insolvency.
6. Compensation for which a third party can be held liable.
7. Business trips/study trips.

## 29. Baggage

Your baggage will be covered as a result of:

1. robbery
2. theft from a locked hotel room, holiday accommodation (including caravans and mobile homes), safety box, the trunk/glove compartment of a motor vehicle if there are visible signs of forced entry
3. theft of items worn or carried by you provided that you discover the theft at the time of the crime
4. damage caused by accident and damage caused by water or fire occurring during the trip abroad
5. loss, damage or confusion of checked in baggage\*, however not including cash, travel documents, securities, computers, photographic equipment and other technical equipment as well as jewellery. Baggage is not considered to be lost until the carrier has given notification that the search has been abandoned. It is a condition for cover that your baggage was checked in\*.

## 29. A Cover

The insurance covers up to the sum insured on the relevant Sydbank MasterCard Ung card:

Limit of cover	Amounts
Total per trip (DKK):	10,000
Cash (DKK):	2,000
Single items (DKK):	5,000
Computers, photographic equipment, other electronic equipment, mobile phones, tablets, sports equipment, valuables as well as glasses and prostheses (DKK):	3,000
Films, videos, tape recordings, drawings, manuscripts and similar items (DKK):	Value of the raw material

Within the sum insured the insurance provides compensation for:

1. ordinary baggage belonging to you, including items of clothing, toiletries, computer equipment, mobile phones, cameras, cash and payment cards, travel tickets, passports and securities that you take on the trip or acquire during the trip

2. sports equipment used in connection with physical activities\* on trips
3. expenses incurred in order to replace travel tickets, traveller's cheques, payment cards, securities and passports. These expenses include expenses for necessary transportation, fees, photos etc but do not include compensation for the time spent to replace the items.

### 29. B Limitations

It is a condition for compensation that:

1. computer equipment, photographic equipment, tablets, other electronic equipment, mobile phones, glasses, prostheses as well as all valuables are kept in your hand luggage. If these items are placed in checked in baggage\* they will not be covered
2. you notify the carrier responsible for the baggage if checked in baggage\* is lost. The original receipt of the notification in the form of the claim report, PIR (Property Irregularity Report) and the original flight tickets must be sent to Topdanmark
3. you report the theft/robbery to the nearest police authority and send the original receipt of the report to Topdanmark.

### 29. C Calculation of compensation

1. The insurance covers the replacement cost of comparable new items provided the items are less than two years old for which an original receipt of purchase can be provided and are intact at the time of the claim.
2. Items that are less than two years old for which an original receipt of purchase cannot be provided and that are intact at the time of the claim will be compensated for in the same manner as items that are more than two years old.
3. If the items 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 use as well as reduced use value or other circumstances.
4. There is no deduction for depreciation caused by age and use as regards personal items and similar items.
5. Topdanmark may choose to have the damaged item(s) repaired or pay an amount corresponding to the price of repair. Topdanmark has the right to but is under no duty to provide payment in kind.
6. The items for which compensation has been paid are considered the property of Topdanmark and must be forwarded to Topdanmark when the claim is assessed or the item is recovered.

### 29. D Exclusions

1. Theft other than burglary (where the property stolen is not hidden away but left unattended).
2. Items for commercial or business use, including tools, samples, commercial products and collections.
3. The following equipment: hunting equipment, bicycles, strollers/pushchairs, spare parts and accessories for motor vehicles, boats and similar equipment.
4. Wear and tear or gradual deterioration, scratches, marks and damage to suitcases or other types of carriers if the use value is essentially unchanged after the damage.
5. Damage to items sent separately (eg as freight).
6. Damage to or caused by food, bottles, glass or similar items packed in the baggage, including damage to baggage attributable to having used a poor suitcase or other type of carrier.
7. Forgotten, lost or misplaced items and theft of items that are left unattended unless these items are locked in a room, motor vehicle trunk/glove compartment (not visible from outside), baggage locker or similar place.
8. Any indirect loss or consequential damage.
9. Any loss or expenses in the event of the delayed arrival of the baggage.

## 30. Baggage delay

The insurance covers replacement purchases\* or the rental of equipment on site if your checked in baggage is delayed for more than five hours after your arrival at a destination.

The insurance covers your reasonable and necessary additional expenses\* for replacement purchases\* of ordinary items of clothing, toiletries and medication on a day-to-day basis for the period during which the baggage is delayed so that you can continue your trip.

### 30. A Cover

1. Replacement purchases\* of up to DKK 500 per 24-hour period or part thereof, however not until five hours after the delay has occurred, for a maximum of seven 24-hour periods.

### 30. B Limitations

It is a condition for cover that:

1. you can present original documentation from the airline (Property Irregularity Report) or similar documentation. The report must substantiate that the baggage was delayed and state the date and time of its actual arrival
2. the items purchased were purchased at the destination. Replacement purchases\* are considered the property of Topdanmark and Topdanmark may demand that the items purchased are sent to Topdanmark before compensation is paid

3. you can submit original flight tickets and the original receipts for expenses incurred
4. you wait for up to three days for the delayed baggage to arrive at the destination if you are on a touring holiday. If you choose not to do so, the sum insured will be reduced by 50%
5. in the event of a new trip abroad, you are able to provide proof that the trip was planned before your arrival home
6. replacement purchases\* are made or equipment is rented before you receive your baggage.

### 30. C Exclusions

1. If the recommended transfer/transit times of airline(s) and airport(s) are not observed.
2. 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.
3. Baggage delay during trips lasting less than 24 hours which do not include a minimum of one pre-planned bed night.
4. Replacement purchases\* made after the baggage arrived at the destination, as well as rental/purchase of sports equipment, mobile phones or other technical equipment.
5. Indirect expenses associated with the baggage delay, such as expenses for transportation, accommodation\*, food\* and phone calls unless the call is made to Topdanmark or the Emergency Travel Help Desk.
6. If your baggage was not checked in\* for the same means of transport as you.
7. If you have to pay customs duty or pay for excess weight as a result of your replacement purchases\*.

### 31. Missed departure

The insurance provides cover if you arrive late for your planned means of transport and are forced to take another departure to resume your itinerary. It is a condition for cover that your late arrival is through no fault of your own and due to unforeseen circumstances.

#### 31. A Cover

Reasonable and necessary additional expenses\* up to the following amounts:

Maximum amount per claim for the below covers (DKK):	30,000
Transportation (same class as originally):	Reasonable and necessary expenses
Accommodation* per day (DKK):	750
Food* and local transportation* per day (DKK):	250

#### 31. B Exclusions

1. If you were delayed before you left your home or your place of stay\*.
2. If you did not leave your home or place of stay\* in reasonable time\*.
3. If the ticket or trip was booked less than 24 hours before you left your home in the country of residence\*.
4. If you did not allow at least two hours to change from one means of transport to another.
5. Delays during trips of lasting less than 24 hours which do not include a minimum of one pre-planned bed night.

### 32. Flight delays and cancelled flights

Emergency purchases and accommodation in the event of flight delay.

#### 32. A Flight delay

If a flight delay exceeds five hours, the insurance will cover reasonable and necessary expenses to purchase toiletries, items of clothing, food\*, accommodation\*, newspapers and magazines as well as for transportation to and from the airport.

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

	<b>Amounts</b>
Total amount for the below covers (DKK):	5,000
Emergency purchases during the trip (DKK):	1,000
Accommodation* per day (DKK):	1,000
Food* and local transportation* per day (DKK):	500
Transportation expenses per claim in the event of cancelled flights (DKK):	1,500

#### Cover – flight delay **without** overnight stay:

Reasonable and necessary expenses for food\*, newspapers and magazines, see amount above.

#### Cover – flight delay **with** overnight stay:

If your baggage has been checked in and cannot be retrieved, and if the flight delay results in an extraordinary overnight stay, the following is covered:

1. Accommodation\*, see amount above.
2. Food\* and local transportation\*, see amount above.
3. Emergency purchases: reasonable and necessary expenses for toiletries and items of clothing, see amount above.

### 32. B Cancelled flights

If the planned flight connection is cancelled, the insurance will cover reasonable and necessary additional expenses\* for your transportation to and from the airport.

If a flight is cancelled after you have left your home to go to the airport, the insurance will cover reasonable and necessary expenses for: Your transportation (by aircraft, ferry, train, bus and own car) in connection with travelling to the airport. If you have driven in your own car the lowest business mileage rates by own car in excess of 20,000 km per year per kilometre will apply. If a flight is cancelled during your trip, cover is provided in accordance with the terms and conditions for flight delays. The maximum cover according to the schedule of benefits will apply.

### 32. C Exclusions

1. If the flight delay or the cancelled flight is due to a work stoppage, strike, industrial action or natural disaster which existed or of which notification was given before the date on which the affected part of the trip commenced.
2. If the delay is due to the aircraft being taken out of operation according to recommendations from the authorities if notification was given before the date on which the affected part of the trip commenced.
3. Compensation for more than one flight delay. A number for flight delays that all originate from one and the same flight delay are considered to constitute one delay in terms of compensation.

### 33. Personal accident insurance

The insurance covers personal injury while travelling outside the country of residence\* resulting in permanent injury or death which is directly caused by an accident. An accident is defined as a sudden incident causing personal injury.

There must be a causal connection between the accident and the injury to be eligible for cover. An existing permanent injury cannot result in the determination of a degree of permanent injury that is higher than if such a permanent injury had not existed.

In addition the insurance covers:

1. accidents caused by fainting or indisposition when this is not due to a pre-existing or latent illness
2. drowning and carbon monoxide poisoning whether caused by an accident or otherwise
3. bodily harm caused by frostbite, heatstroke or sunstroke
4. accidents occurring during an attempt to prevent the injury of other persons or damage to property.

### 33. A Disablement

The sum insured is DKK 500,000 in the event of permanent total disablement per person insured. It is a condition for compensation that the degree of permanent injury can be medically determined at a minimum of 5% and a maximum of 100%. Compensation for the loss of several limbs cannot collectively exceed 100%. The compensation for permanent injury represents the percentage of the sum insured corresponding to the degree of permanent injury that was applicable at the time of the accident.

### 33. B Permanent injury

The degree of permanent injury is determined on the basis of the medical nature and extent of the accident and in consideration of the disadvantages and inconveniences in the way of life of the insured which the accident has caused. Consequently the determination does not take into account any reduced capacity for work, special occupation of the insured or other individual circumstances.

### 33. C Death

1. The sum insured is DKK 25,000 in the event of death per person.
2. Compensation in the event of death will be paid to the immediate family of the deceased according to applicable rules.
3. Compensation for permanent injury as well as death in connection with the same accident cannot be recovered. Any compensation for permanent injury will therefore be deducted from any compensation in the event of death if the compensation in the event of death is higher than the compensation in the event of permanent injury.

### 33. D Limitations in compensation

1. If at the time of the accident you were the driver of or a passenger on a motorised two-wheel vehicle, the insurance will cover 50% of the applicable sum insured.
2. If the accident happens while using 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.
3. You must be under necessary treatment by a doctor and/or a dentist and comply with their instructions. Failure to do so may mean that your right to compensation will lapse.

### 33. E Time-barring

With respect to the time-barring of claims, the general provisions of the Danish Insurance Contracts Act and general Danish law on the statute of limitations will apply.

However, in case of termination of the insurance, the claim must be reported no later than six months after termination of the insurance.

### 33. F Exclusions

Compensation for permanent injury as well as death in connection with the same accident cannot be recovered. Any compensation for permanent injury will therefore be deducted from any compensation in the event of death if the compensation in the event of death is higher than the compensation in the event of permanent injury.

Exclusions:

1. Illness and activation of predispositions to diseases even if the illness has arisen or worsened as a result of an accident, as well as any deterioration of the consequences of accidents caused by a pre-existing or intercurrent illness.
2. Over-exertion or over taxation.
3. Consequences of medical treatment or chiropractic treatment that is not necessitated by an accident covered by the insurance.
4. If you sustain an injury during participation, training or practice in special sports and leisure activities, see below:
  - Professional sports\*.
  - Sports which fall within the scope of the Danish Act on Insurance against Losses Resulting from Industrial Injuries 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 as well as 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.

### 34. Concert and festival insurance

The insurance covers ticket and travelling expenses for concerts or festivals if you are unable to/do not wish to take part because:

1. you or a member of your immediate family\* die(s) or become(s) acutely and seriously ill or sustain(s) a serious injury
2. another participant with whom you had planned to attend the event dies or becomes acutely and seriously ill or sustains a serious injury
3. you have to resit an examination in connection with a full-time study eligible for state education grants because you did not pass the ordinary examination or had to cancel it due to acute illness or injury. It is a condition for cover that you purchased the ticket before the ordinary examination and that the re-examination is held on the day of or after the event.

#### 34. A Cover

Up to the sum insured of a total of DKK 3,000 per claim, the insurance covers the part of the ticket expenses and expenses for transportation/accommodation for which documentation is provided that are non-refundable in the event of cancellation.

#### 34. B Limitations

It is a condition for compensation that:

1. you cancel no later than on the first weekday after the claim has arisen. If you fail 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
2. you obtain a medical report including a diagnosis from your own doctor.

### 34. C Exclusions

1. If the cause of the claim exists, is known or should have been known before the booking/payment of the event or before the date when the insurance became effective.
2. Payments made after the claim has arisen regardless of whether the extent of the claim has been confirmed by a doctor or similar person unless you are contractually obliged to do so.
3. If the cause of the claim is related to stress, depression or other mental disorders unless you have been absent due to sickness for a minimum of four weeks from your place of study or work or job centre. If you cannot be absent due to sickness from the above, it is a condition that the diagnosis was medically assessed no later than four weeks before departure.
4. Claims covered by other insurance policies. 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 policy.

## Definitions

### Accommodation

See food and accommodation.

### Additional expenses

Reasonable expenses that you incur exclusively as a result of a claim eligible for cover. Expenses that you would have paid in any case – regardless of the claim – are not additional expenses.

### Business trips/study trips

Business and study trips are defined as trips whose purpose is not holiday, including for instance:

#### Study trips

Trips where the main purpose is to study, be registered with an educational institution abroad or comparable activities for a maximum of one term/semester, corresponding to up to five months.

#### Work

Trips where work is undertaken for a maximum of half of the total travel period, such as a stay at a kibbutz, grape picking, humanitarian relief work and comparable activities. Work may not constitute the main purpose of the trip as business trips are not covered by the insurance.

### Holiday, leisure, sports and language trips

Trips to one or more destinations outside the country of residence where the purpose of the trip is holiday, leisure, sports and language trips as well as trips arranged by a municipal primary and lower secondary school, continuation school, sports club, recreational club, youth club, upper secondary school, university or similar educational institution.

### Checked in baggage

Baggage that has been handed over to an airline, package tour operator or similar company. Baggage sent as freight or which does not follow your itinerary is not checked in baggage.

### Comprehensive motor insurance

Comprehensive motor insurance is defined as comprehensive insurance cover offered by the rental company, for instance a loss damage waiver (LDW) where you will not be held accountable for any loss or damage to the rental car.

### Country of residence

The country of residence is the country where you have your permanent home address and where you are entitled to national health insurance benefits (such as the benefits under the National Health Service Act in Denmark) or similar private or public cover.

### EU/EEA countries

Austria, Belgium, Bulgaria, Croatia, Cyprus (Greek part), Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and United Kingdom (England, Northern Ireland, Scotland, Wales).

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**Europe (geographical) – is in this context:**

Albania, Andorra, Austria, the Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Kazakhstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom (England, Northern Ireland, Scotland, Wales), Ukraine and the Vatican City.

**Expeditions**

Trips to untouched or unknown areas, for instance polar regions, journeys across the inland ice and unexplored areas in rain forests.

**Food and accommodation**

Expenses for food and accommodation are reasonable expenses for a middle class hotel as well as meals and beverages in connection with meals.

**Holiday accommodation**

Houses and apartments you have rented for your holiday. Holiday accommodation also includes booked and paid stays in a motor home, cabin, caravan, boat or tent. A written rental agreement is required.

**Immediate family**

A spouse, a registered partner with the same country of residence as the cardholder. A cohabiting partner who is registered at the address of the cardholder at the time of departure. Children, adoptive children, separate children, grandchildren, daughters-in-law, sons-in-law, parents, brothers and sisters, brothers-in-law, sisters-in-law, grandparents or parents-in-law of the cardholder and of the cardholder's spouse, registered partner or cohabiting partner as specified above. Immediate family also includes non-biological parents and grandparents where the person in question is married to or lives with a biological parent or grandparent.

**Involuntary termination**

Involuntary termination is when you have been dismissed from your job and the dismissal is not part of a mutual agreement on termination of employment concluded between you and your employer.

**Local transportation**

Local transportation is transportation by bus and train. If you need another means of transport, for instance a taxi, this must be agreed with the Emergency Travel Help Desk or Topdanmark.

**Mountain climbing**

For instance rock climbing and ice climbing regardless of elevation as well as activities where ropes, crampons and other specialised equipment are used. Activities on mountains above 4,000 metres are considered to constitute mountain climbing regardless of the equipment used.

**Nordic convention**

The Nordic convention entitles persons holding the Danish health insurance card to receive treatment in Finland, Iceland, Norway and Sweden on the same terms as nationals of these countries. The Nordic convention also covers additional expenses for repatriation. These are expenses incurred due to the necessity, due to your health, for you to travel home in a different and more expensive manner than you would have if you had not become ill before your return home.

**Physical activity/activities**

Physical activity/activities are for instance skiing, golf, biking, horse riding and diving holidays or similar sports activities. A beach holiday is not considered to be a holiday with physical activity.

**Place of stay**

The place outside your home where you stay the last night before you travel abroad and the place where you stay the first night in Denmark after your return from abroad.

**Professional sports**

Professional sports are sports for which the person taking part in the sports activity receives remuneration other than a refund for expenses which must be reported to the tax authorities as income.

Sponsorship and prize amounts of up to DKK 20,000 per year are not considered to be payment and are therefore not considered to be professional sports.

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### Reasonable time

Reasonable time means that you leave your home or place of stay allowing sufficient time for any weather conditions, traffic-related incidents, including traffic jams etc. Reasonable time also means that you have ample time to change from one means of transport to another – including time for transfer in airports etc.

### Replacement purchases

Replacement purchases\* concern reasonable and necessary expenses for ordinary items of clothing, toiletries and medication on a day-to-day basis for the period during which the baggage is delayed.

### Stable good phase

A stable good phase means that within the last two months (six months if the planned travel period exceeds 30 days) your illness has not resulted in the following:

- You have been hospitalised.
- Your medication has been changed.
- You have consulted a doctor other than for routine check-ups.
- Your doctor has referred you for further evaluation or treatment.
- Your condition has deteriorated – without you having consulted a doctor.
- You have failed to appear for a scheduled check-up.
- You have stopped treatment or been denied treatment.
- You knew about the need for treatment before you took out insurance or booked the trip.

### Total trip price

The total cost of the trip divided by the number of persons taking part in the trip and then divided by the number of holiday days (including day of outward journey and day of return journey). The total cost is that which has been paid for your transportation, food, accommodation and other tourist-related expenses that are non-refundable – regardless of who has paid.

If you have driven in your own car a mileage allowance is paid according to the business mileage rates by own car (over 20,000 km per year). The calculation is based on the shortest direct route from your home to your destination and back again.

### Tourist-related expenses

Expenses for sightseeing, excursions, attractions, planned sports activities, rental of sports equipment/items, ski lift passes and cars that you have paid for at the holiday destination and that are non-refundable. Tourist-related expenses are also tickets and admission cards for egg concerts, theatre shows, festivals and amusement parks.

### Travelling companion

A person you are travelling with.

### Trip price

The total cost of the trip divided by the number of persons taking part in the trip. The total cost is that which has been paid for your transportation, food, accommodation and other tourist-related expenses that are non-refundable – regardless of who has paid.

### Translation

The above is a translation of the Danish “Generelle forsikringsbetingelser for rejseforsikring tilknyttet Sydbank MasterCard Ung”. In case of doubt the Danish original will apply.