

Insurance terms

ACCIDENT

Hedvig

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Org. nr

Hedvig AB is regulated by the Swedish Financial Supervisory Authority as an insurance distributor under the Swedish Insurance Distribution Act. Exclusive insurer for Hedvigs insurance is Hedvig Försäkring AB org. nr. 559245-5223. Hedvig AB has a qualified holding in Hedvig Försäkring AB.

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Coverage

Hedvig's accident insurance covers personal injury in the event of an accident:

- Permanent injury with a disability benefit of DKK 1,000,000
- Dental injuries
- Treatment costs
- Death with a death benefit of DKK 100,000

Accident



Permanent injury

1. Permanent injury

1.1 The insurance covers

The insurance provides coverage for injuries as the result of an accident. In order to obtain coverage, there must be a causal link between the accident and the injury. During the assessment, emphasis is placed on factors such as whether or not the incident is likely to cause personal injury.

- Direct consequences of an accident
- Accidents resulting from drowning, rescues or attempts to save human life
- Accidents caused by feeling unwell or fainting where the cause is not illness
- Reasonable and necessary costs you incur as a result of the accident, e.g. transport costs, or other costs related to and in connection with the accident. The insurance only covers costs you incurred for a maximum of 24 hours after the accident and the maximum coverage is DKK 5,000 per accident.

1.2 The insurance does not cover

- Accidents caused by illness
- Worsening of the consequences of an accident caused by a temporary intercurrent illness while the insurance has been in force with us
- Pre-existing injury or pain, including degenerative changes
- Overexertion of body parts other than those injured in the accident, and which involves injury
- Injuries caused by exhaustion or overexertion
- Following dental, medical and other treatments

1.3 Compensation for permanent injury

If you suffer a permanent injury as a result of an accident, compensation is paid at the same percentage of the insurance amount as the degree of permanent injury determined to have been sustained, but at least 5%. The degree of permanent injury is determined in accordance with the Labour Market Insurance's Permanent Injury Rating List, and is determined regardless of the professional and social situation of the insured person. If the injury is not specified in the Labour Market Insurance's Permanent Injury Rating List, the degree of permanent injury is determined on the basis of the medical nature and scope of the injury. The degree of permanent injury for consequences resulting from the same accident may not exceed 100% in total. The compensation is paid to the insured person. If the insured person is a minor or lacks capacity, the compensation is paid in accordance with the provisions of the Danish Guardianship Act. The cost of necessary transport from the scene of the accident to the nearest treatment point is covered. Other transport costs are not covered. If the injury results in a degree of permanent injury of 30% or more, double compensation is paid.

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Dental injury

2. Dental injury

2.1 The insurance covers

- Reasonable and necessary costs of dental treatment after an accident covered by the insurance
- Reasonable and necessary costs of dental treatment that is a direct result of a chewing injury. It is a prerequisite for coverage that the chewing injury is caused by an unexpected foreign object and that the foreign object can be presented.
- Damage to dentures when damaged in an accident while in the mouth

Dental treatment must be approved by us before it begins. However, emergency treatment can be started without being approved by us.

2.2 The insurance does not cover

- Dental injuries caused by illness
- Dental injuries caused by biting, chewing or eating where an unexpected foreign object cannot be proven
- The repair or general maintenance costs for teeth that have already been repaired through insurance
- Dental injuries that have occurred in connection with martial arts and boxing
- Consequential costs after an injury, such as the cost of medicines, dressings, bandages, dental guards, braces, assistive devices and the like

2.3 Compensation for dental injury

It is a prerequisite for coverage that the insured person is not entitled to reimbursement from other sources, e.g. the public health insurance scheme or an occupational injury insurance policy. Compensation may be reduced or withheld if the condition of the tooth or teeth had deteriorated before the accident, e.g. as a result of fillings, reconstruction, root canal treatment, attrition, attachment loss, periodontal disease or other diseases. If the damaged tooth is part of a bridge, has been treated with an implant or where neighbouring teeth are missing or are in poor condition, the compensation may not exceed the equivalent of a necessary treatment for a healthy tooth. Once we have paid the cost of a dental treatment after a reported injury, this treatment is considered final and no compensation will be paid for any replacement, repair or maintenance at a later date. Treatment must be completed once the ultimate consequences can be determined, but no later than 5 years after the accident. If the insured person is under 18 years of age at the time of the injury, the dental treatment must be completed before the age of 25.

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Treatment costs

3. Treatment costs

3.1 The insurance covers

- Reasonable and necessary costs of treatments as a direct results of an accident. The treatments must be curative and be provided by a chiropractor, physiotherapist or psychologist who has an agreement with the public health insurance scheme
- The insurance also covers reasonable and necessary costs for other treatment prescribed or recommended by a doctor
- The insurance covers a maximum of DKK 5,000 per accident

3.2 The insurance does not cover

- Costs covered elsewhere, e.g. by health insurance, occupational injury insurance or other sickness and accident insurance
- Costs for assistive devices and medicines
- Costs for treatment of overexertion of body parts other than those injured in the accident
- Costs of treatment at a private hospital, hospice or similar
- Once you have recovered from the injury, no further treatment costs will be covered
- The insurance also does not cover the exemptions mentioned under the coverage for permanent injury

3.3 Compensation for treatment costs

We will pay the costs until the degree of permanent injury has been determined, but for a maximum of 12 months after you were injured. We will only pay the costs of the treatments once they have been agreed with us and a doctor, unless the treatment is required immediately after the injury and therefore it is impossible to wait for approval.

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Death

4. Death

4.1 The insurance covers

- If the insured person dies as a direct result of an accident when the death occurs within one year of the accident

4.2 The insurance does not cover

- Death due to natural causes where the cause is illness or suicide, or where the cause of death is unknown

4.3 Compensation in the event of death

The amount of compensation is shown in the policy. The compensation is paid to next of kin, unless otherwise stated in the policy. An accident does not provide entitlement to compensation for both permanent injury and death. Compensation in the event of death will be reduced by any amount paid in compensation for permanent injury in the case of the same injury.

Common terms

5. Common terms and conditions and practical information

5.1 Who is covered?

This insurance covers you as the policyholder, as well as any other people living at your address, as long as they are registered as living there. This insurance also covers people who are not registered at your address, as long as their name has been added to the insurance letter. If you have children under the age of 18 who are not registered at your address, then they will be covered by this insurance, unless they are covered by another insurance. In order to be covered, it is important that you state the number of people who should be covered by the insurance. If we use the words "you" and "your" in our terms & conditions or insurance letter, we mean all people covered by the insurance.

5.2 Where does the insurance cover?

The insurance covers Denmark, the Nordic countries, Greenland and the Faroe Islands for an indefinite period. In addition, the insurance provides coverage during travel and temporary residence in the rest of the world for up to 2 years, e.g. if you are going on a study trip.

5.3 When does the insurance cover?

The insurance covers you in your free time. If you are a full-time student, the insurance covers you 24 hours a day – also in connection with a study job. If you are unemployed, you are also covered by the insurance 24 hours a day.

- The insurance does not provide coverage if your injury is covered by the Danish Occupational Injury Insurance Act, unless in cases involving a student job and you are a full-time student
- The insurance does not provide coverage if you are self-employed in a VAT-registered company.

5.4 If you suffer an injury

If you suffer an injury, we need to know as soon as possible. If we need information e.g. from a doctor or another insurance company, you must give us consent to obtain this information. If we do not obtain consent or access to the necessary information, we may refuse to process your claim or choose to pay compensation at our discretion. The same applies if the insured person does not wish to be examined by a doctor approved by us in Denmark. The costs of certificates, statements and investigations that we consider necessary to process your claim are covered by the insurance. If the insured person dies, we must be notified immediately to enable us to request an autopsy, if necessary. If we are not notified, we may reject any claim for compensation. For coverage of injuries, the general provisions on limitation periods in the Danish Insurance Contracts Act apply. All injuries can be reported by contacting skade@hedvig.com or through the Hedvig app.

Common terms

5.5 The insurance does not cover

The insurance does not provide coverage when the injury is due to:

- Lack of casual link
- Intentional act or gross negligence
- Self-inflicted intoxication
- The effects of drugs or other intoxicants
- Participation in fights or other illegal activities
- Injuries caused by mental disorders where the insured person has not personally been exposed to the risk of injury
- Injuries caused by poisoning from food, drink, intoxicants and medicine
- Injuries caused by the transmission of viruses, bacteria and other microorganisms or similar
- Pregnancy, abortion and childbirth
- Participation or training in professional sport
- Injuries caused by expeditions in polar regions, deserts or other uninhabited areas
- Conflicts in the form of war, rebellion or civil unrest. However, irrespective of the unrest mentioned above, the insurance provides coverage when an insured person is in a country other than Denmark while travelling and the injury occurs within one month of the outbreak of the conflict. It is a prerequisite that the conflict was not a reality on entering the country and that the insured person does not participate in the acts personally
- The insurance does not cover military tasks under the auspices of the United Nations or any other organisation
- Release of nuclear energy or radioactive forces in all circumstances or irradiation from radioactive fuel or waste.



Practical information

6. Practical information

6.1 Are you already covered by accident insurance?

If you have purchased insurance with the same risk from another company and that company has exempted or reduced the liability for compensation if similar insurance is purchased, the same exceptions and limitations also apply to this insurance. This will mean that the compensation will be paid jointly by the two companies.

6.2 Right of cancellation

You have the right to cancel your order. According to section 34 of the Danish Insurance Contracts Act, you are entitled to cancel insurance once you have placed an order for it. This cooling-off period is no more than 14 days after you have received the policy. If the deadline expires on a public holiday, Saturday, Danish Constitution Day, Christmas Eve or New Year's Eve, you have until the following business day to cancel the insurance.

6.2.1 How to cancel

If you want to cancel, it is important that you notify us in writing before the deadline. This means that you must contact us via hello@hedvig.com or through the Hedvig app.

6.3 Payment

The insurance is to be paid monthly, with information on the final date for payment. Together with the payment, government taxes are levied in accordance with applicable law. Request for payment will be presented to you in the Hedvig app. If the sum is not paid on time, we will send you a written reminder stating that the insurance will cease to be valid if the premium has not been paid by the new payment date at the latest. Hedvig does not charge any fee for reminder letters.

6.4 Index-linking

The insurance premium may be index-linked. The same applies to insurance sums and other amounts. Index-linking follows the trend in the index for average earnings for the private sector produced by Statistics Denmark.

6.5 Duration and termination of insurance

The insurance is valid for a period of 1 year at a time and is automatically renewed until either you or we terminate the insurance in writing. You can terminate the insurance by writing to hallo@hedvig.com or through the Hedvig app. You have no binding period and can choose to cancel the insurance at any time.

6.6 Changes to insurance terms and price

Hedvig may change the terms and price with effect from any due date. If Hedvig changes the terms or price, the policyholder has the right to terminate the insurance by the due date. Index-linking is not considered a change to the insurance.

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7. Complaints

7.1 Ankenævnet for Forsikring

If you do not agree with our decision, please contact the department that dealt with your claim. If our complaints procedure does not provide you with a satisfactory outcome, you can complain to:

Ankenævnet for Forsikring
Østergade 18, 2. sal
1100 København K
Tlf. +45 33 15 89 00
www.ankeforsikring.dk

You must send your complaint to Ankenævnet for Forsikring (the Danish Insurance Complaint Board) using a special complaint form, which you can obtain from Ankenævnet for Forsikring or at www.ankeforsikring.dk. It costs a small fee for the case to be considered by Ankenævnet for Forsikring. However, the fee will be paid back if the complaint is accepted in whole or in part.

7.2 The degree of permanent injury

If we cannot agree on the degree of permanent injury, both you and Hedvig can choose to have the matter referred to Labour Market Insurance. The party who wishes the matter to be referred to Labour Market Insurance pays the costs involved. If Labour Market Insurance determines a higher degree of permanent injury than we did, we will pay the costs.

8. Legislation and agreements

Danish law, including the Insurance Contracts Act and the Financial Business Act, forms the basis of the insurance contract. The insurance contract with us consists of the policy, the insurance terms and conditions and any policy supplements.

8.1 Supervision

Hedvig Försäkringar AB is supervised by Finansinspektionen (the Swedish Financial Supervisory Authority) and by Finanstilsynet (the Danish Financial Supervisory Authority).

Accident insurance

GLOSSARY

Double compensation	Double compensation means that twice the amount of compensation is paid if the accident entitled to coverage has resulted in a permanent injury of 30% or more.
Insured person	The person/s covered by the insurance.
Policyholder	The policyholder is the person who entered into the insurance contract with the company.
Body parts	A body part is understood as, for instance, a leg (up to and including the hip joint) or an arm (up to and including the shoulder joint).
Next of kin	<p>In a legal sense, your next of kin (in order of priority) is:</p> <ul style="list-style-type: none">• Your spouse/registered partner• Your cohabiting partner• Your children, adopted children, grandchildren, etc. (Life heirs)• The heirs listed in your will• The heirs who are entitled to money under the Danish Inheritance Act
Professional sport	Sports practised for a fee or sponsorship. You are considered a professional if your income comes predominantly from participation in sports or you are contractually paid by a sports club and/or one or more sponsors.
Cohabiting partner	<p>You are cohabiting in the legal sense if you:</p> <ul style="list-style-type: none">• Lived with the deceased at the time of death and are expecting/have/have had a child with the deceased, or• Lived with the deceased at the time of death and lived with the deceased in a marriage-like relationship at the joint residence for the two years immediately prior to death.
Accident	An accident is understood as a sudden event causing personal injury.
Casual link	In order for an injury to qualify for compensation, there must be a causal link between the notified accident and the injury. This means that the accident must be the cause of the injury.