

Insurance terms

TRAVEL

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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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A few words about your travel insurance

Travel

The insurance covers the whole world. The insurance covers trips lasting for up to 60 days.

The travel insurance is linked to your home contents insurance

Your travel insurance is linked to your home contents insurance with Hedvig. Therefore, your travel insurance will cease to be valid if your home contents insurance ceases to be valid. Personal liability and options for legal assistance are covered by your home contents insurance. Your coverage is determined by the terms of the home contents insurance.

The Blue Card

The Blue Card (the European health insurance card) is proof that you are insured under EU rules and are entitled to state healthcare in EU/EEA countries*, as well as Switzerland. The card also documents that the Danish state pays the state share of any health care expenses you incur.

The Blue Card entitles you to medical and hospital care, dental care, medicines, etc. if treatment is required during your stay in the country concerned. The Blue Card entitles you to treatment under the same conditions as an insured person in the country in which you seek help in the event of illness or injury.

You should always show the Blue Card if you contact a doctor, dentist, hospital, pharmacy, etc. when travelling in EU/EEA countries*, as well as Switzerland. You can order the Blue Card from your municipality or at www.borger.dk

General information about the terms

- Although the terms may state “you”, the terms also apply to all persons referred to in point 1 “Who is insured?”
- You will find certain words marked with * in the terms. This means that the word is explained in more detail in the glossary at the end of these terms

A few words about travel claims and SOS International

Travel claims: If you need assistance before or after your trip

You must report the claim to Hedvig as soon as possible. You can register your claim at skade@hedvig.com or through our app.

SOS International: If you need assistance during your trip

If you need assistance during your holiday, please contact our 24-hour emergency service:

SOS International
Telephone: +45 38 489 371

SOS International can help you while you are travelling. For example, they can talk to a doctor or hospital abroad if there are language difficulties; they can help you book a hotel or flight home if you have to leave your holiday destination after an injury; and they can arrange for a temporary compensation payment if you urgently need financial help after an event covered by the insurance. Calls to and from SOS International in connection with any claim during your holiday are covered by the insurance.



Common terms

1. Who is insured?

The insurance covers you, as the policyholder, as well as anyone living at your address and who also has a registered address at the insured premises. The insurance also covers persons who do not have a registered address at the insured premises, but where the name of the person concerned can be specified so that it appears on the policy. If you have children under the age of 18 years who do not have a registered address with you, the insurance also provides cover when the child is with you, unless the child is covered by another insurance policy. One prerequisite for coverage is that you specify the number of persons to be covered by the insurance when taking the policy out. If we write in the policy or conditions “you” or “your”, we mean the other persons covered by the insurance.

2. Where is the insurance valid?

The insurance covers travel outside Denmark worldwide. When travelling within Denmark, the travel insurance policy only covers compensation for ruined holiday days and cancellation of travel within Denmark.

3. How long is the insurance valid?

A Travel insurance

- The insurance provides cover for up to 60 days
- The coverage comes into force once you leave your private residence or place of stay* in Denmark
- The coverage ends once you have returned to your private residence or place of stay* in Denmark
- If there is a claim covered by the insurance that means your trip has to be extended beyond 60 days, the insurance will automatically be extended

It is a condition that your travel insurance comes into force before you travel.

B Cancellation – travel abroad

1. The coverage will come into force from the time you book your trip, but no earlier than the point at which the deposit is paid. If you purchase your insurance after you have booked and paid the deposit for your trip, you will not be covered until the date the insurance comes into force.
2. The coverage ceases once you leave your private residence or place of stay* in Denmark to begin the trip. 3. The insurance does not provide coverage if it comes into force less than 14 days before you are due to travel

Cancellation – travel in Denmark

4. The coverage comes into force from the time you book your holiday home* or stay at a higher education institution in Denmark, but no earlier than the point at which the deposit is paid. If you purchase your insurance after you have booked and paid the deposit for your holiday home* or stay at a higher education institution, you will not be covered until the date the insurance comes into force



Common terms

Cancellation – travel in Denmark (cont.)

5. The coverage ceases once you occupy your holiday home* in accordance with the lease agreement or start your stay at a higher education institution
6. The insurance does not provide coverage if it comes into force less than 14 days before you occupy your holiday home* or start your stay at a higher education institution

4. What trips are covered?

A Private holiday trips, study trips, etc. The insurance covers:

1. Private holiday trips abroad
2. Study trips, study visits and study internships* abroad, excluding guide and bartending programmes
3. Unpaid voluntary work* abroad
4. Private holiday trips in Denmark lasting at least 3 nights

B Private holiday trips and study trips related to business activities*

The insurance covers:

Private holiday trips abroad involving a maximum of 1 day of business activities*

5. What does the insurance not cover?

A Travel that the Danish authorities specifically advise against

The insurance does not cover travel to areas that the Danish Ministry of Foreign Affairs, Statens Serum Institut or similar public Danish authorities specifically advise private individuals against travelling to. You must keep yourself informed as to whether your destination is covered by this. You can do this by visiting www.um.dk

B Intent, gross negligence, self-inflicted intoxication and similar

The insurance does not provide coverage for claims resulting directly or indirectly from:

1. Intent on the part of the insured person. This applies regardless of the state of mind and sanity of the insured person.
2. Gross negligence on the part of the insured person
3. Self-inflicted intoxication, self-inflicted effects of drugs or other similar toxic substances on the part of the insured person. However, the exception does not apply to points 17.1 "Illness and injury", 17.2 "Medical transport and repatriation", 17.4 "Medical escort" and 17.5 "Summons of persons from home".



Common terms

C Participation of insured person in various activities

The insurance does not provide coverage for claims resulting directly or indirectly from:

1. Criminal offences on the part of the insured person
2. The insured person's participation or training in:
 - a. Professional sport, i.e. where the sport is the insured person's principal occupation
 - b. Mountaineering*
 - c. Expeditions*
 - d. Skydiving

D Bankruptcy, strikes and lockouts

The insurance does not provide for claims resulting from:

1. Bankruptcy of airlines or travel companies
2. Strikes or lockouts

6. Documentation

In connection with a claim covered by the travel insurance, we might need one or more forms of documentation. Please note that you will need to make sure that you obtain the documentation we request in the specific case.

7. Payment of insurance premium

The insurance premium is to be paid monthly, with information on the final date for payment. Together with the payment, government taxes are included in accordance with applicable law. Payment requests will be presented to you via our app. If the premium is not paid on time, we will send you a 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.

8. Indexation

The insurance premium may be indexed. The same applies to insurance sums, excesses and other amounts. Indexation follows the trend in the index for average earnings for the private sector produced by Statistics Denmark.

9. Duration, termination and amendment

A 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 policy in writing. You can terminate the insurance by writing to hallo@hedvig.com or contacting us through our app. There is no minimum contract period and you can choose to terminate your insurance at any time.

B Stricter reservations and termination

The insurance may be terminated by Hedvig or stricter reservations may be introduced into the insurance with at least 14 days' notice.

C Changes to terms and price

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



Common terms

10. If a claim is made

A You must report any claim to us as soon as possible

You must report the claim to Hedvig as soon as possible. You can register your claim at skade@hedvig.com or via our app.

If you need emergency assistance abroad, SOS International is available 24 hours a day. An insured person is obliged to follow the instructions provided by SOS International and to provide all the information required by SOS International.

B Documentation

In order for SOS International or Hedvig to process a registered claim, the insured person must obtain and submit the relevant documentation for the claim. If necessary, SOS International or Hedvig must have the necessary power of attorney to obtain other relevant information.

11. Recourse

A What is recourse?

Recourse means that Hedvig is entitled to have any sums paid out refunded.

B The rules

If Hedvig has paid compensation or paid an amount that turns out to have been paid without Hedvig being under any obligation to make such payment, Hedvig has recourse to the amount.

C Expenses not compensated by Hedvig

The insurance does not cover expenses that you are entitled to have paid by another party, e.g. by a travel agency, transport company, another insurance policy, the Nordic Convention* or via the Blue Card.

12. If the claim is also covered by another insurance policy

If you have purchased insurance against the same risk from another company, and if that company has made a reservation that the coverage will lapse or be reduced if insurance is also purchased from another company, the same reservation applies to this insurance. This provision only concerns the relationship between the companies, which thus pay the compensation jointly.

13. War, natural disasters and nuclear accidents

In addition to the exceptions in point 5 "What does the insurance not cover?", the insurance does not cover claims resulting directly or indirectly from:

A War, etc.

War, warlike acts, infringement of neutrality, civil war, rebellion or civil unrest. However, the insurance is valid in such conditions when the insured person is travelling outside Denmark for up to 1 month from the outbreak of the conflict. It is a condition that the insured person:

1. Does not travel to a country that finds itself in one of the situations listed
2. Does not participate in the events themselves

Common terms

14. War, natural disasters and nuclear accidents (cont.)

B Natural disasters

Earthquakes or other natural disasters in Denmark, the Faroe Islands and Greenland.

C Nuclear energy, etc.

Release of nuclear energy or radioactive forces.

15. Complaints

If you do not agree with our decision, please contact Hedvig by e-mail. If your complaint to klager@hedvig.com does not provide you with a satisfactory outcome, you can complain to:

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

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

16. Legislation and agreements

Danish legislation, including the Danish 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 conditions and any policy supplements.

15.1 Supervision

Hedvig Försäkringar AB is under the supervision of the Swedish Financial Supervisory Authority and the Danish Financial Supervisory Authority.

Travel insurance



Illness and injury

17. Insurance schedule

Point 17 of the insurance schedule on pages 9-27 shows the types of claim covered by the insurance and the applicable exceptions and limitations. Claims or situations that are not mentioned are therefore not covered, e.g. airline bankruptcy, strikes, lockouts, etc. Please note the general exceptions mentioned in the common terms point 5 "What does the insurance not cover?".

17.1 Illness and injury

A The insurance covers:

1. If you become acutely ill or are injured on your trip
2. If you need treatment for illness arising as a result of pregnancy
3. If you give birth on your trip more than 4 weeks before the expected due date

B The insurance does not cover:

5. Deterioration in a chronic or pre-existing illness during the trip and the condition has not been in a stable good phase* for 2 months prior to departure
6. If during the trip there is a deterioration in an illness or injury that occurred during the 2 months prior to departure, if the deterioration could reasonably have been expected
7. Expenses for checkups, treatment or medicine to keep a chronic illness or pre-existing condition stable
8. Expenses for medicines not prescribed by a doctor
9. Expenses incurred due to having stopped or refused treatment for a chronic illness or condition
10. Treatment needs you knew about before your departure from Denmark
11. Expenses incurred due to failure to attend an agreed medical checkup for a chronic or pre-existing illness or condition
12. Expenses for treatment and remaining abroad if SOS International's doctor has assessed – and the doctor treating you has agreed – that the treatment can wait until you have returned to Denmark
13. Expenses for continued treatment and hospitalisation if you refuse to allow yourself to be repatriated, even though SOS International's doctor has assessed that you can be repatriated and the doctor treating you agrees
14. If you do not follow the instructions given to you by SOS International's doctor/the doctor treating you

Travel insurance



Illness and injury

17.1 Illness and injury (cont.)

B The insurance does not cover:

15. Cosmetic surgery or other planned treatment
16. Convalescence, rehabilitation or similar stays
17. Birth during the last 4 weeks before the expected due date

C What does the insurance cover?

The insurance covers reasonable and necessary expenses abroad for up to 1 year for:

1. Treatment by a licensed doctor and prescribed medication
2. Doctor-prescribed stays and treatment in hospital
3. Treatment of a premature baby if the baby was born more than 4 weeks before the expected due date
4. Board and lodging* from the time you are discharged from a hospital until you can return home, be repatriated home or can resume your planned trip. It is a condition that this is done in agreement with SOS International
5. Catching up with a travel itinerary following an illness or injury to the destination where, according to your itinerary, you should be

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?"; who are on the trip.

E How much does the insurance cover?

No limit.

Travel insurance



Medical transport



Repatriation

17.2 Medical transport and repatriation

A The insurance covers

The insurance covers medical transport and repatriation in connection with acute illness or injury covered in accordance with point 17.1. It is a condition that the medical transport and repatriation is agreed with SOS International.

B The insurance does not cover

1. If the reason for repatriation is fear of infection
2. If the transport is covered by the Nordic Convention*
3. Transport by air ambulance if the transport can take place using other medically sound means

C What does the insurance cover?

The insurance covers reasonable and necessary expenses abroad for:

1. Ambulance transport from the location of your illness or accident to the treatment facility
2. Medical transport to and from the most suitable treatment facility
3. Repatriation to Denmark by general means of transport, ambulance or air ambulance
4. Repatriation of luggage left behind as a result of your repatriation
5. Transport to Denmark in the event of death
6. Additional expenses* for board, lodging* and local transport* until the medical transport can take place if this is after the time of the planned return journey

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?"; who are on the trip.

E How much does the insurance cover?

No limit on medical transport. Compensation for board, lodging* and local transport* as described in point 17.2.C.6 may not exceed DKK 1,500 per day for each insured person.

The total compensation may not exceed DKK 20,000 for each insured person.

Travel insurance



Physiotherapist



Chiropractor



Dentist

17.3 Physiotherapist, chiropractor and dentist

A The insurance covers

1. Treatment by a physiotherapist or chiropractor if you become acutely ill or are injured during your trip
2. Emergency treatment to relieve pain from a dentist

It is a condition that the treatment is agreed with SOS International.

B The insurance does not cover

1. Treatment needs you knew about before your departure from Denmark
2. If the reason for you needing a physiotherapist, chiropractor or dentist is a direct or indirect result of cosmetic surgery or other planned treatment, as well as convalescence, rehabilitation or similar stays.

C What does the insurance cover?

The insurance covers:

1. Reasonable and necessary expenses for treatment by a physiotherapist or chiropractor abroad
2. Emergency dental treatment to relieve pain until you return to Denmark

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?", who are on the trip.

E How much does the insurance cover?

Compensation for treatment by a physiotherapist or chiropractor may not exceed 5 treatments for each insured person. Compensation for urgent dental treatment may not exceed DKK 5,000 for each insured person.

Travel insurance



Medical escort

17.4 Medical escort

A The insurance covers

The insurance provides coverage if a medical escort stays with you or accompanies you because you:

1. Have become acutely or seriously ill
2. Have been seriously injured or
3. Die

It is a condition that the escort is agreed with SOS International and is arranged for the first possible departure.

B The insurance does not cover

If the reason for the medical escort is a direct or indirect consequence of cosmetic surgery or other planned treatment, as well as convalescence, rehabilitation or similar stays.

C What does the insurance cover?

The insurance covers:

1. The additional expenses* that your medical escorts incur for board, lodging* and local transport*
2. Additional expenses* incurred by medical escorts for repatriation to Denmark in the same class as planned
3. Additional expenses* incurred by medical escorts to catch up on the planned itinerary if they continue the journey

If your medical escorts have not purchased travel insurance themselves, they will automatically be covered by your travel insurance.

D Who does the insurance cover?

We pay compensation for either:

1. Your household, which is on the trip or
2. Up to 3 medical escorts of your choice

However, in the case of a medical escort, the insurance always covers children under the age of 18 years who accompany you on the trip.

E How much does the insurance cover?

The compensation for board, lodging* and local transport* in the case of a medical escort, point 17.4.C.1 and the summoning of persons from home, point 17.5.C.2, may not exceed DKK 40,000 in total.

Travel insurance



Summons of persons from home

17.5 Summons of persons from home

A The insurance covers

The insurance covers up to 3 people being summoned from Denmark because you:

1. Have become acutely or seriously ill
2. Have been seriously injured or
3. Die

It is a condition that the summons is agreed with SOS International.

B The insurance does not cover:

1. If SOS International deems that you need to stay in hospital for less than 3 days
2. If SOS International deems that you can be repatriated within 3 days
3. If the reason for the summons is a direct or indirect consequence of cosmetic surgery or other planned treatment, as well as convalescence, rehabilitation or similar stays.

C What does the insurance cover?

The insurance covers:

1. Expenses for the actual trip for any persons summoned from Denmark
2. Expenses for board, lodging* and local transport* for persons summoned from Denmark.

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

D Who does the insurance cover?

We pay compensation for up to 3 people being summoned from Denmark.

E How much does the insurance cover?

The compensation for board, lodging* and local transport* for summoning persons from home, point 17.5.C.2 and a medical escort, point 17.4.C.1, may not exceed DKK 40,000 in total.

Travel insurance



Ruined holiday days abroad

17.6 Ruined holiday days abroad

A The insurance covers

The insurance provides coverage if your holiday days are ruined because:

1. You become acutely ill or are injured, and therefore are admitted to hospital
2. You become acutely ill or are injured, and therefore are forced to stay in your holiday home. It is a condition that this is supported by a doctor's diagnosis.
3. You become acutely ill or are injured on a sports holiday*, and therefore cannot participate in the planned sports activity
4. You are repatriated in agreement with SOS International
5. You are summoned home to Denmark as described in point 17.14
6. Your travel companion* becomes acutely ill, is injured, is repatriated or summoned to Denmark and has ruined holiday days covered by their own insurance company. It is a condition that you stay with the travel companion* during the sick period.

B The insurance does not cover:

1. If you stay inside, e.g. because of a broken arm, diarrhoea, inflammation of the middle ear, a cold or the like, even if it is not necessary from a medical viewpoint
2. If you resume your trip after being called home to Denmark as described in point 17.14.C.2. However, you can recover tourist expenses* that you have not had the opportunity to benefit from while you were in Denmark.
3. If you can recover the ruined holiday days from the travel companion's* insurance company (only valid in relation to point 17.6.A.6)

C What does the insurance cover?

The insurance covers ruined holiday days at the price of the trip per day, with a maximum amount paid out of DKK 1,000 per day and per person. The first ruined holiday day that we compensate is the holiday day on which one of the following things happened:

1. You went to the doctor for the first time
2. You were admitted to hospital
3. You were repatriated
4. You travelled home because you were summoned home
5. Something happened which triggered similar compensation for your travel companion* from their travel insurance (only in relation to point 17.6.A.6)

Travel insurance



Ruined holiday days abroad

D Who does the insurance cover?

We pay compensation to one of the following groups of people:

1. You
2. You and a person from your household who is on the trip and stays with you during the sickness period
3. You and persons from your household who are on the trip (only valid in relation to points 17.6.A.1, 17.6.A.4 and 17.6.A.5)
4. You and a travel companion* who stays with you during the sickness period if the travel companion* is insured with Hedvig
5. One person from the household who stays with a travel companion* during the sickness period (only in relation to point 17.6.A.6)

E How much does the insurance cover?

The maximum compensation for the whole household may not exceed: DKK 100,000 per trip.

Travel insurance



Ruined holiday days in Denmark

17.7 Ruined holiday days in Denmark

A The insurance covers

The insurance provides coverage if your holiday days are ruined because:

1. You become acutely ill or are injured, and therefore are admitted to hospital
2. You become acutely ill or are injured, and therefore are forced to stay in your holiday home. It is a condition that this is supported by a doctor's diagnosis
3. You are forced to interrupt your holiday because of serious illness or death in your immediate family*

It is a condition that your holiday in Denmark lasts at least 3 nights.

B The insurance does not cover:

The insurance does not cover if you stay inside, e.g. because of a broken arm, diarrhoea, inflammation of the middle ear, a cold or the like, even if it is not necessary from a medical viewpoint.

C What does the insurance cover?

The insurance compensates ruined holiday days at the price of the trip per day, with a maximum amount paid out of DKK 1,000 per day and per person. The first ruined holiday day that we compensate is the holiday day on which one of the following things happened:

1. You went to the doctor for the first time
2. You were admitted to hospital
3. You were forced to interrupt your holiday because of serious illness or death in your immediate family*

D Who does the insurance cover?

We pay compensation to one of the following groups of people:

1. You
2. You and a person from your household who is on the trip and stays with you during the sickness period
3. You and persons from your household who are on the trip (only valid in relation to points 17.7.A.1 and 17.7.A.3)
4. You and a travel companion* who stays with you during the sickness period if the travel companion* is insured with Hedvig

E How much does the insurance cover?

The compensation for the whole household may not exceed DKK 40,000 per trip.

Travel insurance



Delayed arrival

17.8 Delayed arrival

A The insurance covers

The insurance provides coverage if you are too late for your planned means of transport and therefore have to use a different departure to catch up with your itinerary. It is a condition that the delay is involuntary and unforeseeable.

B The insurance does not cover:

1. If you have been delayed before leaving your residence or place of stay*
2. If you have not left your residence or place of stay* in reasonable time*
3. If the ticket or trip is booked less than 24 hours before you left your residence in Denmark
4. If the necessary time is not allowed for changing between two means of transport. For flight changes, the necessary time is considered to be the official minimum transfer time that airlines specify in their timetables.
5. If, as mentioned in point 17.8.C., the additional expenses* are paid by the travel provider, the transport company or another party

C What does the insurance cover?

The insurance covers:

1. The additional expenses* you incur for transport to catch up with your itinerary. The transport must be of the same class as originally planned
2. The additional expenses* you incur for board, lodging* and local transport*

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?", who are on the trip.

E How much does the insurance cover?

Compensation for board, lodging* and local transport* as described in point 17.8.C.2 may not exceed DKK 1,500 per day for each insured person until they have caught up with their itinerary. The total compensation as described in point 17.8.C may not exceed DKK 20,000 for each insured person.

Travel insurance



Delay on trip

17.9 Delay on trip

A The insurance covers

The insurance provides coverage if your means of transport is delayed due to mechanical failure of the means of transport or climatic conditions. It is a condition that you arrive more than 8 hours later than your scheduled arrival time, either to your holiday destination or to Denmark.

B The insurance does not cover:

The insurance does not provide coverage if the additional expenses* referred to in point 17.9.C are paid by the travel provider, the transport company or another party.

C What does the insurance cover?

The insurance covers the additional expenses* you incur for board, lodging* and local transport*.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who are on the trip.

E How much does the insurance cover?

The compensation may not exceed DKK 1,000 per day for each insured person for up to 5 days, up to a maximum of DKK 5,000.

Travel insurance



Delayed luggage

17.10 Delayed luggage

A The insurance covers

The insurance covers replacement purchases* or equipment hire at your holiday destination if your luggage is delayed for more than 4 hours in relation to your arrival at a destination outside Denmark. It is a condition that the replacement purchase* or equipment hire is done before you receive your luggage.

B The insurance does not cover:

1. If the luggage is not checked in for the same means of transport as you
2. If you have to pay customs duty or an excess baggage fee as a result of your replacement purchase*
3. The additional expenses* that have already been reimbursed or compensated by the travel provider, transport company or similar

C What does the insurance cover?

The insurance covers reasonable and necessary additional expenses* you incur for replacement purchases* in order for you to continue your holiday. For the part of the luggage that is equipment in the form of pushchairs, equipment for skiing, golf, diving or the like, we only cover the cost of renting similar equipment during the period when the equipment is delayed.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?"; who are on the trip.

E How much does the insurance cover?

The compensation may not exceed DKK 1,000 per day for each insured person for up to 5 days, up to a maximum of DKK 5,000.

Travel insurance



Evacuation

17.11 Evacuation

A The insurance covers

1. If the Danish Ministry of Foreign Affairs, Statens Serum Institut or similar public Danish authorities recommend evacuation during your trip
2. If the local authorities order an evacuation from the place where you are staying because of a natural disaster, forest fire, terrorist attack, epidemic or the like
3. If you are prevented from leaving the local authorities after an evacuation from the area has been agreed because it is not immediately possible to get out of the country

SOS International and Hedvig may have limited opportunities for providing assistance in areas where there is war or life-threatening epidemics, for example.

B The insurance does not cover:

1. If the need for evacuation has not arisen suddenly at the holiday destination and is caused by conditions that were common knowledge at the time you travelled there
2. If you previously failed to comply with a request to evacuate from the Danish Ministry of Foreign Affairs, Statens Serum Institut or similar public Danish authorities or the local authorities

C What does the insurance cover?

1. Your additional expenses* for travel home or travelling to the nearest safe destination in the event of an evacuation as mentioned in points 17.11.A.1 and 17.11.A.2
2. Your additional expenses* for board and lodging* if you are involuntarily evacuated or prevented from leaving by the local authorities as mentioned in points 17.11.A.2 and 17.11.A.3
3. Loss or damage to luggage that you are forced to leave behind during the evacuation

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?"; who are on the trip.

E How much does the insurance cover?

The compensation for evacuation if the Danish Ministry of Foreign Affairs, Statens Serum Institut or similar public Danish authorities recommends evacuation during your trip, in accordance with point 17.11.A.1, may not exceed DKK 150,000 for the entire household. The compensation for your additional expenses* for domestic transport and board and lodging* if the local authorities order an evacuation from the place where you are staying as mentioned in point 17.11.A.2, or if you are prevented from leaving by the local authorities, in accordance with point 17.11.A.3, may not exceed DKK 70,000 for the entire household. The compensation for loss or damage to luggage that you are forced to leave behind during an evacuation may not exceed DKK 20,000 for each insured person.

Travel insurance



Assault

17.12 Assault

A The insurance covers

The insurance provide coverage if you are assaulted by another person during your holiday and are injured as a result. It is a condition that you report the attack to the local police and that you have been to a local doctor, dentist or the local hospital.

B The insurance does not cover:

1. If you have been assaulted by a travel companion*
2. If you have been assaulted in connection with a criminal offence being committed by you

C What does the insurance cover?

The insurance covers the amount that an attacker would be ordered to pay under the Liability for Damages Act in Denmark.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who are on the trip.

E How much does the insurance cover?

The compensation may not exceed DKK 650,000.

Travel insurance



Emergency assistance

17.13 Emergency assistance

A The insurance covers

The insurance provides coverage if you need emergency mental health assistance at the holiday destination because you have been directly involved in robbery, assault, accident, fire, explosion, burglary, natural disaster, life-threatening epidemic or terrorist attack. It is a condition that the emergency assistance is agreed with SOS International.

C What does the insurance cover?

1. Expenses for emergency assistance at the holiday destination
2. Expenses for psychological help after you have returned to Denmark if the treatment started at the holiday destination

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who are on the trip.

E How much does the insurance cover?

The compensation for psychological treatment may not exceed 5 treatments.

Travel insurance



Summons to Denmark

17.14 Summons to Denmark

A The insurance covers

The insurance covers transport home to Denmark:

1. If a person in your immediate family* has been admitted to hospital due to a serious, unexpected and acute illness or after being seriously injured
2. If a person in your immediate family* dies
3. If there has been significant damage to your private residence or your own business due to fire, explosion, storm, flood or burglary
4. If there has been an illegal work stoppage at your own business
5. If an employee has committed fraud at your own business
6. If your travel companion* is summoned home to Denmark for one of the reasons mentioned above in point 17.14.A.1-5 and you would otherwise have continued your trip alone*

B The insurance does not cover:

The insurance does not cover summons home to Denmark if this means that you arrive home less than 24 hours before the time when you would have originally returned home.

C What does the insurance cover?

The insurance covers:

1. The additional expenses* you incur for transport home to Denmark
2. Additional expenses* for the journey back to the holiday destination if you resume your trip. It is a condition that there are more than 7 days left of your holiday when you are ready to travel back and that the transport has been agreed with Hedvig before you travel back.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?"; who are on the trip.

E How much does the insurance cover?

The compensation for the whole household may not exceed DKK 75,000 per trip.

Travel insurance



Lease of another holiday home

17.15 Lease of another holiday home

A The insurance covers

The insurance provides coverage if you are forced to rent another similar holiday home* because the holiday home* you have booked and paid for cannot be used due to fire damage, water damage, theft, flood, earthquakes or similar natural disasters.

C What does the insurance cover?

The insurance covers the additional expenses* you incur for leasing a similar holiday home*, as well as any additional costs* for board.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who are on the trip.

E How much does the insurance cover?

The compensation for leasing an equivalent holiday home* may not exceed DKK 15,000 for the entire household. The compensation for additional expenses* for board may not exceed DKK 2,000 for the entire household.

Travel insurance



Liability for damage to a
leased holiday home

17.16 Liability for damage to a leased holiday home

A The insurance covers

The insurance provides coverage if you, as a private individual, incur liability for damage to:

1. The contents in a leased holiday home* when the damaged items are in your care
2. A leased holiday home* when the damaged items are in your care

It is a condition that you leave it to Hedvig to determine whether or not you have incurred liability. If you acknowledge liability or the claim yourself, this is not binding on Hedvig and in such circumstances you risk having to pay the compensation and any costs yourself.

B The insurance does not cover

1. Your liability for damages that:

- A Happened to – or during your use of – toys or hobby and sports equipment if the engine power is over 5 HP
- B Happened to – or during your use of – a motorised vehicle* regardless of the size of the engine. However, this exception does not apply to damage to furniture in camper vans.
- C Resulting from a contractual relationship other than the lease agreement for the holiday home* itself
- D Happened while you were in a business or working relationship, regardless of whether the work was paid or unpaid
- E Is due to animals
- F Is mentioned in the common terms, point 5 “What does the insurance not cover?”

2. Fines or fine-like penalties

C What does the insurance cover?

The insurance covers your liability for damages if you, as a private individual, become legally liable in the country in which you are located, or are liable for damage to furniture or equipment or the leased holiday home*.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who are on the trip.

E How much does the insurance cover?

The compensation may not exceed a total of DKK 3 million per claim event. The sum is not index-linked.

Travel insurance



Bail



Legal fees

17.17 Bail and legal fees

A The insurance covers

The insurance covers bail and legal fees if you or your luggage are detained by the local authorities.

B The insurance does not cover:

The insurance does not provide coverage if detention is due to:

1. Commercial, professional or contractual relationships
2. Criminal proceedings, with the exception of road traffic cases

C What does the insurance cover?

The insurance covers expenses for bail and legal fees. If the bail is released, you must pay it back to Hedvig immediately. You must also pay the bail back if it is not released because you:

1. Have not paid a fine or compensation you were ordered to pay
2. Do not show up for a hearing or similar
3. Are otherwise responsible for the bail not being released

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who are on the trip.

E How much does the insurance cover?

The total compensation may not exceed DKK 130,000 for each insured person.

Cancellation



Illness and injury

Insurance schedule

Point 18 of the insurance schedule on pages 28-33 shows the types of claim covered by the insurance and the exceptions and limitations that apply. Therefore, claims or situations that are not mentioned are not covered, e.g. airline bankruptcy, strikes, lockouts and the like. Please be aware of the general exceptions mentioned in point 5 of the common terms "What does the insurance not cover?" and that your cancellation insurance must have come into force at least 14 days before the time of your departure in order for the trip in question to be covered.

18.1 Illness and injury

A The insurance covers

The insurance provides coverage when you cannot travel because:

1. You or your travel companion* are admitted to hospital due to an acute serious illness or serious injury
2. You or your travel companion*, for medical reasons, cannot receive a required vaccination that is suddenly required to travel to the holiday destination. It is a condition that the requirement is made after the trip has been paid for.
3. You or your travel companion* become pregnant and cannot complete the trip, e.g. because a doctor deems that there are conditions associated with the pregnancy that make it unwise to travel or because the pregnant person cannot tolerate a required vaccination. It is a condition that the trip was booked before the pregnancy was confirmed.
4. You or your travel companion* dies
5. Someone in your immediate family* is admitted to hospital due to an acute serious illness, serious injury or death

B The insurance does not cover:

1. If the illness or injury that causes you to cancel the trip was present when the trip was booked. There must also be no symptoms of illness or injury at the time the trip was booked
2. If the illness or injury that causes you to cancel the trip when the trip was present when the insurance came into force
3. If a chronic or pre-existing illness causes you to cancel the trip, unless the illness has been in a stable good phase* for the past 2 months before the trip was booked
4. Sums you can get back from the tour operator
5. Sums paid by you for persons not covered by this insurance under the common terms, point 1 "Who is insured?". This also applies even if you have paid for their share of the trip

Cancellation



Illness and injury

C What does the insurance cover?

The insurance covers:

1. The expense corresponding to the price of the trip per participant* for each of the persons who cancel the trip
2. Tourist expenses* associated with a trip if the expenses are prepaid and non-refundable. Any tickets and admission receipts must be handed over to Hedvig upon cancellation.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 “Who is insured?”, who will be on the trip.

E How much does the insurance cover?

The compensation for the whole household may not exceed DKK 75,000 per trip.

Cancellation



Failed examinations



Involuntary dismissal

18.2 Failed examinations and involuntary dismissal

A The insurance covers

The insurance provides coverage when you cannot travel because:

1. You have failed an examination and the retake examination is during the period of travel
2. You are involuntarily dismissed* and so must be available to the labour market as required by the municipality or unemployment insurance fund

It is a condition of coverage on the grounds of involuntary dismissal*, that the trip would have been made within 6 months of the dismissal, and that you have not found a new job before the departure date.

B The insurance does not cover:

1. If you have chosen not to take the examination in question
2. Sums you can get back from the tour operator
3. Sums paid by you for persons not covered by this insurance under the common terms, point 1 "Who is insured?". This also applies even if you have paid for their share of the trip.

C What does the insurance cover?

The insurance covers:

1. The expense corresponding to the price of the trip per participant* for each of the persons who cancel the trip
2. Tourist expenses* associated with a trip if the expenses are prepaid and non-refundable. Any tickets and admission receipts must be handed over to Hedvig upon cancellation.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?", who will be on the trip.

E How much does the insurance cover?

The compensation for the whole household may not exceed DKK 75,000 per trip.

Cancellation



Damage to residence



Damage to business

18.3 Damage to residence or business

A The insurance covers

The insurance provides coverage when you cannot travel because:

1. There has been significant damage to your private residence as a result of a fire, storm, flood or burglary
2. Your own business suffers significant damage as a result of a fire, storm, flood, burglary, an illegal work stoppage or fraud committed by an employee

It is a condition that the damage occurs immediately before your departure and that the damage requires you to be present.

B The insurance does not cover:

1. If you were aware that the incident was imminent
2. Sums you can get back from the tour operator
3. Sums paid by you for persons not covered by this insurance under the common terms, point 1 "Who is insured?". This also applies even if you have paid for their share of the trip.

C What does the insurance cover?

The insurance covers:

1. The expense corresponding to the price of the trip per participant* for each of the persons who cancel the trip
2. Tourist expenses* associated with a trip if the expenses are prepaid and non-refundable. Any tickets and admission receipts must be handed over to Hedvig upon cancellation.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?", who will be on the trip.

E How much does the insurance cover?

The maximum compensation for the whole household may not exceed: DKK 75,000 per trip.

Cancellation



Travel companion cancels trip

18.4 Travel companion cancels trip

A The insurance covers

The insurance covers cancellation of your trip if your travel companion* has the right to cancel as part of his or her own insurance due to:

1. Illness, injury or death in their immediate family* in accordance with point 18.1.A.5
2. Involuntary dismissal* in accordance with point 18.2.A.2
3. Significant damage to private residence in accordance with point 18.3.A.1
4. Significant damage to your own business in accordance with point 18.3.A.2

It is a condition that the travel companion's* cancellation means that you otherwise have to travel alone*.

B The insurance does not cover:

1. Sums you can get back from the tour operator
2. Sums paid by you for persons not covered by this insurance under the common terms, point 1 "Who is insured?". This also applies even if you have paid for their share of the trip.

C What does the insurance cover?

The insurance covers:

1. The expense corresponding to the price of the trip per participant* for each of the persons who cancel the trip
2. Tourist expenses* associated with a trip if the expenses are prepaid and non-refundable. Any tickets and admission receipts must be handed over to Hedvig upon cancellation.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?", who will be on the trip.

E How much does the insurance cover?

The maximum compensation for the whole household may not exceed: DKK 75,000 per trip

Cancellation



Cancellation of trips within Denmark

18.5 Cancellation of trips within Denmark

A The insurance covers

1. Cancellation of lease of a holiday home* in Denmark if your holiday is of a minimum duration of 3 nights

B The insurance does not cover:

1. Sums refunded by the provider of the holiday home*

C What does the insurance cover?

In accordance with points 18.1 to 18.4, the insurance provides coverage with the restrictions in force for cancellation of travel within Denmark in accordance with points 18.5.A and 18.5.B.

D Who does the insurance cover?

All insured persons, as described in the common terms, point 1 "Who is insured?"; who will be on the trip.

E How much does the insurance cover?

The maximum compensation for the whole household may not exceed: DKK 75,000 per trip.

Travel insurance

GLOSSARY

Mountaineering	For example, climbing on rocks and ice regardless of height, as well as activities where ropes, crampons and other special equipment are used. Activities on mountains above altitudes of 4,000 metres are considered mountaineering, regardless of equipment.
Expeditions	Travel to an untouched or uncharted area, e.g. the polar regions, trips across the continental ice sheet and unexplored areas in rainforests.
Additional expenses	Reasonable expenses you have only incurred as a result of a claim covered by the insurance. Expenses that you should have paid anyway – regardless of the claim – are not additional expenses.
Business activities	If you travel on behalf of your employer/your own business or in its interest, e.g. for conferences, meetings, trade fair visits, company visits or other commercial activities.
EU/EEA countries	Belgium, Bulgaria, Cyprus (the Greek part), Estonia, Finland, France, Greece, the Netherlands, Ireland, Italy, Iceland, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, United Kingdom, Sweden, Czech Republic, Germany, Hungary and Austria.
Replacement purchases	Reasonable and necessary purchases of items that you have been left without because your luggage is delayed, e.g. clothes and toiletries. Replacement purchases therefore involve the purchase of items with the same function as the items you lack, but not necessarily the same brand.
Holiday home	Houses and apartments that you have leased for your holiday. By holiday home, we also mean booked and paid stays in a camper van, cabin, caravan, boat or tent. There must be an official lease agreement.
Board and lodging	Expenses for board and lodging are reasonable expenses for a mid-range hotel, meals and drinks with meals.
Vehicle	Car, motorcycle, camper van and moped. The insurance also includes caravans and trailer tents for cars or motorcycles. Aircraft, boats and the like are not covered by the insurance.
Lodging	See board and lodging
Local transport	Local transport is transport by means of bus and train. If you need to use another means of transport, e.g. a taxi, you must agree this with SOS International or Hedvig.

Travel insurance

GLOSSARY

Nordic Convention	The Nordic Convention gives people with the yellow health card the right to receive treatment in Finland, Iceland, Norway and Sweden under the same conditions as the citizens of those countries. The Nordic Convention also covers additional expenses for repatriation. This refers to expenses arising from the fact that, because of your state of health, your return journey must be undertaken in a different and more expensive way than would have been the case if you had not fallen ill before the return journey.
Immediate family	Spouses, registered partners or cohabiting partners, children, grandchildren, children-in-law, parents, siblings, brothers-in-law, sisters-in-law, nephews, nieces, grandparents, parents-in-law or the children, grandchildren, parents and siblings of cohabiting partners. Immediate family also refers to non-biological parents and grandparents when that person is married or lives permanently with a biological parent or grandparent.
Place of stay	The place outside your residence where you spent your last night before you travel abroad and the place where you spend your first night back in Denmark after you return from abroad.
Travel companion	The person with whom you purchased your trip and with whom you are travelling.
The price of the trip per day	The total cost of the trip divided by the number of participants on the trip and then divided by the number of holiday days (including departure and return days). The total cost is that paid for transport, accommodation and other tourist expenses that cannot be refunded – regardless of who paid. When driving your own car, a mileage allowance is paid at the state rate for business travel in your own car (over 20,000 km per year). The calculation is based on the shortest direct route from your residence to your travel destination and home again.
The price of the trip per participant	The total cost of the trip divided by the number of participants on the trip. The total cost is that paid for transport, accommodation and other tourist expenses that cannot be refunded – regardless of who paid. For travel within Denmark, the cost is solely the expense of leasing a holiday home*.
Reasonable time	Reasonable time means that you leave your residence or place of stay at such a time that you take into account weather conditions, traffic incidents, including congestion, etc., and in accordance with your tour operator's recommendations. Reasonable time also means that you leave plenty of time for changing between different means of transport, including time for transfers at airports, etc.
Sports holiday	A holiday where the confirmation for the trip clearly indicates that the main purpose of the holiday is e.g. skiing holiday, golf holiday, cycling holiday, riding holiday, diving holiday or similar sports activity. Skiing refers to either participating in skiing activities or snowboarding. A beach holiday is not considered a sports holiday.

Travel insurance

GLOSSARY

Stable good phase	<p>A stable good phase means that the illness has not led to any of the following within the past 2 months:</p> <ul style="list-style-type: none"> • You being admitted to hospital • You having your medication changed • You visiting your doctor in addition to your regular check-ups • You being referred by your doctor for further assessment or treatment • Your condition deteriorating without you seeking medical advice, even though it was necessary • You failing to attend an agreed check-up visit • You stopping treatment or being refused treatment • You knew about your treatment needs before you arranged the insurance or booked the trip
Study trips, study visits and study internships	<p>Study trips, study visits and study internships refers to study-related trips that are not paid for by your employer/own business, e.g. trips in connection with youth education, higher education and vocational training.</p>
Tourist expenses	<p>Expenses for sightseeing, excursions, attractions, planned sports activities, hire of sports equipment, lift passes and cars that you paid for at your holiday destination and that cannot be refunded. Tourist expenses are also tickets and admission receipts for e.g. concerts, theatre, festivals and amusement parks.</p>
Involuntary dismissal	<p>Involuntary dismissal means you being dismissed from your job and that such dismissal is not part of a mutual agreement of termination concluded between you and your employer.</p>
Unpaid voluntary work	<p>Unpaid work for non-profit organisations. We do not consider paid board and lodging and the covering of transport expenses to be pay.</p>