

INSURANCE CONDITIONS NO. 116 fourth edition – DIS – Danish Institute For Study Abroad.

- in compliance with the Danish Act on Insurance Contracts

Basic Provisions:

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Single sections of cover:

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Escort/Summoning (in the event of illness)
Curtailment
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Personal accident - Loss of Life
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How to read the insurance conditions

The conditions have been structured as follows:

- Chapter 1 – Preliminary provisions
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Chapter 1

- Preliminary provisions

DEFINITIONS

For the purposes of this policy the words and terms marked in the policy in italics shall be defined as follows:

- An personal accident shall be taken to mean an unforeseen, sudden, external effect on the body, resulting in a determinable injury to the body. In case of injury of arms and legs it is not required that the cause of injury is external.
- Acute illness. An acute illness entitled to cover under the terms of this policy is taken to mean a newly occurring serious illness or an unexpected deterioration of an existing or chronic illness.
- A chronic illness is a diagnosed illness for which there is no known curative treatment
- The term claim event shall be taken to mean one or more occurrences taking place simultaneously or successively and deriving from the same cause of the claim.
- The date on which the policy comes into force. The policy is valid from the date specified in the policy as the date on which the policy comes into force for the Insured person.
- An existing illness is an illness which is either known to the patient or already diagnosed upon the date of his/her departure from Denmark.

· Extra expenses are expenses which the Insured incurs solely as a consequence of a claim covered by this policy. Insofar as an expense would have been incurred irrespective of the occurrence of the claim, it is not regarded as an extra expense.

· The term home country shall be taken to mean the country in which the Insured has had his/her permanent domicile prior to being sent abroad by his/her employer on an assignment for at least one year. This can be the country of which the Insured is a citizen, but it can also be a country to which the Insured has migrated.

· The term jewellery shall be taken to mean items consisting essentially of gold, silver, platinum, pearls and precious stones.

· Participation in professional sports is participation in sports by persons who are not covered by the following definition of an amateur sportsman/sportswoman:

"An amateur sportsman/sportswoman is a sportsman/sportswoman who engages (i.e. trains, performs or competes) in his/her sport in his/her own interests without any contractual commitments to his/her club, without a personal or club sponsor, etc., and without receiving any remuneration apart from having their travel costs and accommodation paid. Sportswear and sports gear (equipment) etc. which the sportsman/sportswoman receives or has placed at his/her disposal and small prizes, including cash prizes, which the sportsman/woman has an opportunity of winning in connection with performing in his/her sport, are not regarded as remuneration."

· The term policy period shall be taken to mean the period during which Europæiske is liable for payment of compensation in respect of claims covered by the policy.

· The term psychotropic substances shall be taken to mean marijuana, cannabis, hash, hemp and the like.

· Scientific expeditions are expeditions to areas where special permission must be granted by official authorities to stay in such areas.

· Stepbrothers and sisters. Persons, who are not biological brothers and sisters, but whom the insured lives or has lived with like brothers and sisters in a family relationship for a minimum of 1 year.

· Stepchildren. Children, who are not the insured's biological children, where the insured is married or live together (same registered address) in a relationship similar to marriage with one biological parent.

· Stepparents. Persons, who are not the insured's biological parents, but who are married or living together (same registered address) in a relationship similar to marriage, with one of the biological parents.

· The term storm shall be taken to mean wind with a constant force or gusts of at least 17.2 m per second.

· The term usual, reasonable and necessary expenses shall be taken to mean such expenses which locally are considered to be usual, reasonable and necessary. In case of doubt the local health authorities shall take the final decision.

Who is covered by the policy?

The policy covers all foreign students and trainees under DIS – Danish Institute For Study Abroad´ program.

Where does the policy provide cover?

The policy provides cover for stays in Denmark and worldwide coverage, except trips to risk and warzones.

When does the policy provide cover?

The policy provides cover when the students are attached DIS – Danish Institute For Study Abroad´ program.

Danish Health Insurance Scheme

Regarding students on first, second or fourth semester the coverage Medical Expenses only apply until the insured receives the yellow health insurance card. After this period the student is covered by the Danish Health Insurance Scheme. The coverage Repatriation is taken out for the entire itinerary. Prescription medicine prescribed by physician is covered the entire itinerary.

In case of repatriation the insured will be repatriated to the home country or Denmark.

Which sections are covered by the policy?

If a claims expense item is not included in the description of the cover (under What expenses are covered by the policy?), this means that the expense item is not covered by your policy.

Chapter 2

1 MEDICAL EXPENSES/REPATRIATION

1.0 Sum insured – DKK 500,000,-

1.1 Whose expenses are covered?

The policy covers the expenses incurred by the Insured.

1.2 What claims are covered?

The policy covers claims arising from acute illness or injury occurring during the journey.

1.3 What expenses does the policy cover?

The policy covers the necessary expenses of:

- a) treatment by a physician (the attending physician) duly authorised in the country in which you receive treatment,
- b) hospitalisation in a semi-private ward, unless otherwise agreed with Europæiske or prescribed by Europæiske's physician,
- c) childbirth, treatment of an unborn child or of a child born prematurely for up to 4 weeks prior to the expected date of birth. Such expenses are to be covered by the mother's policy. The expenses of treatment of the unborn or prematurely born child are to be covered under this section of the policy (i.e. 1.),
- d) medicine prescribed by the attending physician or Europæiske's physician,
- e) 10 consultations/sessions, for treatment by a physiotherapist, chiropractor, acupuncturist or reflexologist up to maximum DKK 15,000,-,
- f) local transport by taxi or – if ordered by a physician – ambulance to and from the hospital, the attending physician, dentist, physiotherapist, chiropractor, acupuncturist, reflexologist, pharmacy or airport. Both transportation and means of transportation must be prescribed by treating physician or Europæiske's physician.
- g) patient-transport, in cases in which local medical treatment facilities are inadequate, to the nearest suitable place of treatment. It is a condition for coverage, that Europæiske's physician – having contacted the attending physician – deems that such patient-transport is necessary and justifiable.
- h) repatriation to your domicile/hospital in Denmark or homecontry. It is a condition for coverage, that Europæiske's physician – having contacted the attending physician – deems that such repatriation is necessary and justifiable. Europæiske decides – following a medical assessment of your condition – whether you are to be repatriated by ambulance, by ordinary means of transportation, air-ambulance or the like,
- i) (in the event of loss of life), either repatriation of the remains of the deceased to an undertaker (mortician) or crematorium, including the costs of any provisions required by law, e.g. embalming and zinc-lined coffin, or
- j) the expenses of cremation and/or burial at the location at which death occurred, in accordance with the wishes of your bereaved. In such cases, however, the policy covers expenses only up to an amount corresponding to the costs of repatriation of the remains of the deceased.

1.4 Exclusions:

The policy does not cover any expenses incurred in connection with:

- a) treatment of chronic or existing illness, which, within the 6-month period immediately prior to your departure from Denmark, have caused
 - hospitalisation

- assessment/treatment (which does not form part of a control routine) by a physician, or
 - altered medication.
- b) treatment of chronic or existing illness, if you
- have failed to consult a physician or refused or discontinued treatment for the ailment, irrespective of whether you must have known or assumed that the ailment required treatment or that your condition had essentially deteriorated,
 - a physician has discontinued your treatment or refused to treat your condition,
 - have been selected for, referred to or entered on a waiting list for assessment/treatment,
 - have failed to keep an appointment for control during the past 6 months,
- c) control and treatment, including medicines, required to maintain a chronic or existing illness at a stable level and well regulated,
- d) a need for treatment known prior to your departure,
- e) treatment of patients diagnosed as suffering from AIDS, irrespective of the cause of the treatment,
- f) treatment or hospitalisation following your return to the home country,
- g) stays at convalescence- or health resorts,
- h) treatment and hospitalisation, in cases in which Europæiske's physician has decided that treatment can be postponed until your return to the home country,
- i) continued treatment and hospitalisation, if you refuse to be repatriated, when Europæiske's physician has decided that such repatriation is justifiable,
- j) incurred as a consequence of repatriation having been arranged by you, to the extent that such expenses would not have been incurred if Europæiske had arranged the repatriation,
- k) travel costs incurred as a consequence of your fear of infection,
- l) your failure to comply with the instructions issued by the attending physician and/or Europæiske's physician, and
- m) compensation for, replacement of, or repairs to prostheses, eye-glasses, contact lenses, hearing aids or other facilities.

1.5 Claims procedure - documentation

It is a condition for Europæiske's compensation liability that

- a) you procure, from the attending physician at the location/destination at which the illness/injury is sustained, a medical certificate stating the diagnosis, and that upon request you grant Europæiske's physician access to all relevant medical records, including information on previous ailments,
- b) insofar as you yourself have incurred expenses in connection with illness or injury, you send a claims form to Europæiske, duly filled in, along with original receipts for expenses for which compensation is claimed.

1.6 POLITICAL UNREST

Sum insured - See below

-Which claims are covered by the insurance?

The insurance covers in case of political or civil unrest.

-Which expenses are covered by the insurance?

The insurance covers usual and customary costs towards

- a) evacuation and/or extra expenses for journey home to the country of residence with up to DKK 50,000 when the Danish Ministry of Foreign Affairs advises against all travels to the effected area as a consequence of political or civil unrest. The transport must take place at the first possible opportunity,
- b) loss of or damage to any luggage that the Insured has left behind as a consequence of an approved evacuation or journey home. It is a requirement that the Insured holds the cover Baggage,
- c) treatment by a psychologist in the country of residence after referral from the Insured's own physician if the Insured has been exposed to political or civil unrest when travelling. Maximum amount DKK 10,000,
- d) professional phone-based psychological crisis management for the Insured's relatives if several Insured have been exposed to political or civil unrest. If Europæiske's physician assesses that face-to-face crisis intervention is required in connection with reception of the Insured, reasonable expenses towards transport of the relatives is covered,
- e) extra accommodation and meals from the point in time when political or civil unrest has made the planned journey home impossible and until it is possible to travel home with up to DKK 2,000 a day with a maximum of DKK 50,000,
- f) purchase of clothes up to DKK 5,000 per person if the Insured has been evacuated without luggage.

-Exclusions

The insurance does not cover

- a) if the Insured travels to or stays in the area after the Danish Ministry of Foreign Affairs has advised against travelling to the area or has recommended journey home/evacuation as a consequence of political unrest,
- b) in case of travels to/stays in the area after the area has been defined as a war zone on Europæiske's War and Risk List. Europæiske's War and Risk List is available at www.vip-online.com and www.bti.dk
- c) in case of active participation in war, rebellion, demonstrations or the like,
- d) expenses towards psychological treatment abroad.

-In case of a claim - documentation requirements

It is a condition for Europæiske's compensation liability that

- a) Europæiske is contacted before the evacuation/journey home,
- b) the Insured sends a claims form to Europæiske, along with original documentation for expenses for which compensation is claimed,
- c) the Insured gives Europæiske all information and documents which can shed light on the matter.

2 ESCORT/SUMMONING

2.0 Sum insured - Unlimited

2.1 Whose expenses are covered?

The expenses of 1 person of your own choice.

2.2 What claims are covered?

This section provides compensation for claims covered by Section 1 of this policy, Medical Expenses/Repatriation, in cases in which you

- a) suffer an acute illness or incur an injury which is expected by the attending physician and Europæiske's physician to require hospitalisation for at least 3 days,
- b) incur a life-threatening illness/injury, or

c) require repatriation. The insurance does not cover summoning cf. section 2.3 a in case of repatriation of the remains of a deceased.

2.3 What expenses does the policy cover?

The policy covers

a) the summoned person's necessary expenses of transport from his/her home to your location and the return journey to his/her home, max. economy class. The policy does not provide cover if you are to be repatriated within 3 days (72 hours) from the estimated time of departure of the escorts from their homes,

b) the escorts' extra expenses of the return journey to his/her home or of catching up with the planned itinerary – max. economy class – upon completion of the escorting assignment, either upon your discharge from hospital at the holiday location or upon your return to your home/hospital in the home country.

c) the travel expenses, max. the same class as you, although not by air-ambulance, if you are transferred to a suitable place of treatment or are repatriated,

d) the extra expenses of hotel accommodation, up to a limit of DKK 1,000,- per day,

e) meals and local transport, up to a limit of DKK 250,- per day,

2.4 Claims procedure - documentation:

It is a condition for Europæiske's compensation liability that you send to Europæiske original documentation for all expenses incurred in connection with accommodation, meals, etc. and transportation for the person who have served as escorts.

3 CURTAILMENT

3.0 Sum Insured – DKK 40,000,-

3.1 Whose expenses are covered?

The policy covers the expenses of the Insured.

3.2 What claims are covered?

The policy provides cover if your journey/stay must be curtailed (i.e. discontinued or interrupted in relation to your schedule), as a consequence of:

a) acute illness or injury affecting the Insured's spouse or the person cohabiting with the Insured (have to be registered in the National Register "Folkeregister" as living at the same address as the Insured), the Insured's children, stepchildren, parents, stepparents, brothers, sisters or stepbrothers and sisters, if such illness or injury is deemed by the attending physician and Europæiske's physician as requiring the hospitalisation of the relevant person for at least 5 days,

b) life-threatening acute arisen/deterioration of an illness/injury, or the death of the Insured's spouse or the person cohabiting with the Insured (have to be registered in the National Register "Folkeregister" as living at the same address as the Insured), the Insured's children, stepchildren, parents, stepparents, brothers, sisters, stepbrothers and sisters, grandchildren, grandparents, parents-in-law, sons- and daughters-in-law, brothers- and sisters-in-law.

3.3 What expenses does the policy cover?

The policy covers the extra travel expenses - max. economy class – of the return journey to the home country and a new outward journey (max. economy class) - to the point of curtailment. The new outward journey shall take place at latest 14 days after the curtailment.

3.4 Exclusions

The policy does not cover curtailment in cases in which it will result in your arrival home less than 12 hours earlier than the scheduled time of your return.

3.5 Claims procedure - documentation:

- a) In the event of the hospitalisation, life-threatening acute deterioration of an illness/injury or the death of one of the persons mentioned in section 3.2 a or b, you must procure a medical certificate or death certificate from the attending physician or hospital who/which has attended your relative in the home country.
- b) In cases of burglary, fire or the like, you must procure a police report and provide documentation establishing that your presence was required.
- c) insofar as you yourself have incurred expenses in connection with curtailment, you send a claims form to Europæiske, duly filled in, along with original receipts for expenses for which compensation is claimed.

4 PERSONAL ACCIDENT - BODILY INJURY

4.0 Sum insured - DKK 500,000,-

4.1 Who is covered?

The policy covers the payment of compensation to the Insured.

4.2 What claims are covered?

a) Assault:

The policy covers in cases where you sustain a determinable bodily injury or lose your life as a consequence of an assault.

b) Personal accident:

The policy provides entitlement to compensation for permanent disability as a consequence of a personal accident.

4.3 What expenses/amounts are covered?

The policy covers

Assault:

- a) The policy covers the amount which the assailant would be ordered to pay in accordance with Danish court practice under the provisions of the Danish Act on compensation liability for an assault perpetrated under similar circumstances in Denmark,
- b) 10 consultations, each 1 hour in duration, with a psychologist – either at the (holiday/study) destination or in the home country.
- c) It is a condition for compensation, that the Insured is alive at the time of payment.

Personal Accident:

- d) Compensation for permanent disability as a consequence of a personal accident.

4.4 Compensation for permanent disability

- a) You are entitled to compensation for permanent disablement to the extent that an accident occurring on the journey has caused a degree of permanent disability of at least 5%. The degree of disability is fixed as soon as the final consequences of the accident can be medically determined, although not later than 3 years after the date of the accident.
- b) It is a condition for payment of disability compensation that you are alive upon the date of payment.
- c) The degree of disability will be assessed in accordance with the medical degree of disability, applying the disability scale compiled by the Danish Industrial Injuries Compensation Board ("Arbejdsskadestyrelsen") without taking your occupation into consideration.
- d) The disability compensation will amount to the percentage of the sum insured corresponding to the percentage (i.e. degree) of disability.

e) The degree of disability for loss of several parts of the body cannot, on aggregate, exceed 100%. No compensation will be paid in respect of a disability existing prior to the occurrence of the personal accident.

f) An existing disability does not entitle you to any higher assessment of compensation than if such disability had not previously existed.

4.5 Exclusions

The policy does not cover

Assault:

a) Damage to property.

b) Assault perpetrated by your travel companion (i.e. a person whose name is entered on the same ticket or travel voucher as you, or who has purchased the travel arrangement with the intention of making the journey together with you),

Personal accident:

c) Disablement as a cause of illness and/or the onset of a latent predisposition to illness, even if the illness has occurred or been aggravated as a result of a personal accident.

d) Aggravation of the consequences of a personal accident caused by an existing illness or occurring by chance.

e) Dental damage caused by a personal accident.

4.6 Arbitration

You can demand that the degree of permanent disability be finally determined by the Danish Industrial Injuries Board ("Arbejdsskadestyrelsen"). The costs of such arbitration will be shared equally by you and Europæiske.

4.7 Claims procedure – documentation

Assault:

It is a condition for Europæiske's compensation liability that:

a) the assault is reported as soon as possible to the local police authorities, and that a police report is written and sent to Europæiske in the original version,

b) that a local physician/hospital is consulted immediately after the assault, and that a medical certificate is obtained and sent to Europæiske in the original version,

c) Europæiske is entitled to obtain information from any physician or hospital who/which is treating or has treated you, and to have you examined by a physician appointed by Europæiske.

Personal accident:

d) In the event of a personal accident for which compensation is claimed, Europæiske must be notified as soon as possible by filling in the claims form and sending it to Europæiske. For proper assessment of Europæiske's compensation liability, it is important that the claim report provides an exact description of the occurrence. If you have received medical treatment by a physician or hospital treatment, this must be stated in the claims form, along with the names and addresses of attending physicians and/or hospitals.

e) Insofar as you are in possession of a medical report or hospital record, the original versions of these documents must be submitted to Europæiske.

f) Insofar as the personal accident has been reported to the police, Europæiske must be duly notified, if relevant by sending to Europæiske the receipt confirming that the police has been notified.

g) Europæiske is entitled to obtain information from any physician (including hospitals), who is treating or has treated you, and to have you examined by a physician appointed by Europæiske.

5 PERSONAL ACCIDENT - LOSS OF LIFE

5.0 Sum insured - DKK 250,000,-.

5.1 What claims are covered?

If you die during the journey as a consequence of a personal accident, the policy covers compensation for loss of life.

5.2 What compensation is covered?

The sum insured is paid in the event of loss of life covered by the policy.

5.3 Who receives the compensation?

In the event of the demise of the Insured, if Europæiske has not received written instructions to the contrary, the sum insured for loss of life will be paid to the immediate relatives, which is taken for the purposes of this section to mean the Insured's spouse, or if the deceased leaves no spouse, the Insured's children, or if the deceased leaves no children, to the person cohabiting with and registered in the National Register ("Folkeregister") as living at the same address as the Insured for at least the last two years prior to the date of the Insured's demise, or if there is no cohabitee to the Insured's inheritors.

5.4 Claims procedure - documentation

a) In the event of loss of life for which compensation is claimed, Europæiske must be notified as soon as possible by filling in the claims form and sending it to Europæiske.

b) Europæiske is entitled to demand an autopsy and to receive the results of such autopsy along with a copy of the death certificate.

6 PERSONAL LIABILITY

6.0 Sum insured

Bodily injury: DKK 5 million

Damage to property: DKK 2 million

The sums insured constitute the limit of Europæiske's liability for a single claim event, even though liability is imposed upon several persons and even though the event is covered by one or more policies taken out with Europæiske.

6.1 Whose expenses are covered?

The policy covers the expenses incurred by the Insured.

6.2 What claims are covered?

The policy provides cover if, subject to the currently valid laws in the country in which the injury or damage occurs, you incur compensation liability for bodily injury or damage to property, in accordance with the ordinary rules for compensation liability governing non-contractual liability.

6.3 What expenses does the policy cover?

The policy covers

a) the amount you are obliged to pay,

b) the expenses incurred in connection with determining the issue of liability insofar as such expenses have been incurred with the prior approval of Europæiske.

6.4 Exclusions

The policy does not cover liability claims arising in connection with

a) contractual relationships,

b) your profession or occupation, i.e. the liability you incur while engaged in activities related to your occupation/profession,

c) loss of or damage to items which are not covered by Section 6.3 c and which the Insured owns, has on loan, on hire, or for storage, use, transportation, processing or treatment or has taken possession of or has in his/her custody for any other reason,

d) loss or damage caused by dogs,

e) claims arising as a consequence of the Insured having transmitted disease to another person via infection or otherwise,

f) for damage or loss caused while using motor vehicles, caravans or trailers, aircraft, marine craft which are 5 m or more in length with sail or motor, or marine craft less than 5 m in length with engine power exceeding 5 HP.

Nor does the policy cover

g) fines or similar demands imposed on the Insured.

6.5 Claims procedure - documentation

You are under an obligation to provide Europæiske with all the information which can clarify the case, including the original police report or receipt of notification of the police, along with an exact description of the occurrence, names and addresses of the persons involved, information on other insurance policies which can cover the claim, statements made by witnesses, and a specified statement of the amount claimed.

7 LEGAL AID

7.0 Sum insured - DKK 75,000,-

7.1 Scope of cover:

The Legal Aid section of this policy is subject to the provisions stipulated in the Danish Insurance Association's "General Conditions for Legal Aid for General Householder Policies with coverage of Household Contents" (i.e. "Assurandør-Societets Almindelige betingelser for Retshjælp for Familieforsikringer med indbodækning"), for private disputes occurring during the policy period. These conditions are not reproduced here, but are available - upon request - from Europæiske.

7.2 Excess/Deductible:

The Insured shall pay an excess/deductible amount of any claim for Legal Aid. The excess/deductible shall amount to 10% of the aggregate costs, although a minimum of DKK 2,500.

7.3 Exclusions:

The policy does not cover any actual compensation amounts, fines or similar demands.

This section of the policy (Legal Aid) is otherwise subject to the limitations and exclusions stipulated in the Danish Insurance Association's General Conditions for Legal Aid for General Householder Policies with coverage of Household Contents (i.e. "Assurandør-Societets Almindelige Betingelser for Retshjælp for Familieforsikringer med indbodækning").

7.4 Claims procedure - documentation:

The Insured is under the obligation to provide Europæiske with all the information relevant to the case, including (but not limited to) the obligation to fill in a claims form and to provide the relevant documents, including an account of the case in writing, and to inform Europæiske of any other insurance policy taken out with another company.

8 CONTENTS OF DWELLING

8.0 Sum insured - DKK 250,000,-

8.1 Scope of cover:

The policy covers the contents listed below belonging to the persons whose names are entered in the policy and contents for which such persons bear the risk (of loss/damage).

8.1.1 Ordinary private contents:

For the purposes of this policy, the term "ordinary private contents" shall be taken to mean private belongings, including all the items belonging to the normal equipment of a private dwelling which are not listed separately

below under Section 8.1.2 or excluded under Section 8.2. Bicycles are covered up to a limit of DKK 5,000 (i.e. for all bicycles, not for each bicycle) per insurance year.

8.1.2 Special private contents:

For the purposes of this policy, the term "special private contents" shall be taken to mean the following:

- antiques,
- works of art,
- paintings,
- musical instruments,
- furs,
- weapons and ammunition,
- gold, silver, platinum, pearls, precious stones and jewellery.

Special private contents are covered up to a limit of 25% of the sum insured, although to a maximum amount of DKK 75,000 per insurance year.

8.2 Exclusions:

The policy does not cover loss of or damage to:

- motor vehicles (including mopeds), gardening tools of more than 5 HP, caravans, aircraft/water craft nor their parts and accessories,
- money in cash, cash funds and securities. However, the policy covers, up to a limit of DKK 2,000 per insurance year, robbery and theft observed at the moment of perpetration - please see Section 8.4.9,
- collections of coins and stamps.

8.3 Where does the policy provide cover?

The policy covers the items listed above when they are at the address (of the Insured's private dwelling abroad) specified in the policy.

8.4 What loss/damage is covered?

8.4.1 Fire:

The policy covers loss or damage caused by fire (conflagration), including loss/damage caused by heat, smoke, soot or fire extinguishing measures required to deal with the fire.

The policy does not cover:

- loss/damage caused by fire which cannot be classified as conflagration,
- loss of or damage to items exposed to fire or heat for the purpose of heating, boiling, ironing, drying or the like and which thereby catch fire or are damaged.
- loss of or damage to electrical machines, leads, sets (apparatus), including radio- and TV sets and the like, caused by short circuit or other purely electrical phenomenon - also including induction from electrical atmospheric disturbances - which does not result in conflagration.

8.4.2 Explosion and lightning:

The policy covers loss/damage caused by explosion and a direct stroke of lightning.

8.4.3 Aircraft crash:

The policy covers loss/damage caused by crashing aircraft or by objects falling from aircraft while in flight, although not loss/damage arising on account of explosives carried on board aircraft.

8.4.4 Discharges of water, oil and refrigerant:

Damage caused by sudden discharge (not dripping or seepage) of water, oil, refrigerant or the like from installations, aquaria or other containers of a capacity of 20 litres or more are covered.

The policy does not cover:

- damage caused by discharge from drain-pipes and gutters or damage resulting from rising groundwater or sewage,
- damage occurring during the filling of oil tanks or other containers,
- damage arising as a consequence of building or repair work,
- damage resulting from cracks caused by frost in inadequately heated buildings, unless the cause is a randomly occurring failure of the heating system.

8.4.5 Storm damage and specific precipitation damage:

The policy covers storm damage, including damage caused by precipitation (rain, hail, etc.), insofar as the building in which the items are kept at the same time suffers storm damage.

8.4.6 Salvage services:

Beyond the limits of the sum insured, the policy covers the reasonable expenses incurred in connection with rescuing and preserving the insured items.

8.4.7 Burglary:

The policy covers burglary and malicious damage.

For the purposes of this policy the term burglary is taken to mean theft from a securely locked building or premises. It is a condition that windows and other openings have been securely closed and that it can be established that a forcible entry has been effected (access gained with genuine or copied keys or with a skeleton key does not constitute forcible entry).

Theft from a locked motor vehicle is not regarded as burglary, but as simple theft.

The policy does not cover:

- burglary from a dwelling which has been uninhabited for more than 2 months,
- gold, silver, platinum, pearls, precious stones and jewellery in the event of:
- burglary from an attic or basement, outhouse or garage.

8.4.8 Simple theft:

The policy covers simple theft up to a limit of DKK 5,000 per claim event.

For the purposes of this policy the term "simple theft" is taken to mean the theft of items which are outdoors or in an unlocked building or premises.

The policy does not cover:

- gold, silver, platinum, pearls, precious stones and jewellery,
- forgotten, lost, mislaid items or items left behind.

Special conditions:

The policy covers theft from a locked motor vehicle. It is, however, a condition for Europæiske's compensation liability that the vehicle bears visible signs of forcible entry. The policy covers the theft of bicycles. It is a condition for Europæiske's compensation liability that the bicycle is securely locked at the moment at which the theft is perpetrated.

8.4.9 Observed theft and robbery:

The policy covers the loss through robbery or through theft observed at the moment of perpetration up to a limit of 10% of the sum insured per insurance year, although money in cash is covered only up to a limit of DKK 2,000,- per insurance year.

For the purposes of this policy the term "robbery" is taken to mean theft perpetrated with the use of violence or the threat of the immediate use of violence.

8.5 Assessment of compensation:

8.5.1 Compensation is paid in accordance with the first-risk principle, so that in assessing the loss/damage no deduction is made in respect of possible under-insurance.

8.5.2 For items which have been purchased as new, and are no more than 2 years old and otherwise undamaged, the policy covers the replacement price of a corresponding new item.

8.5.3 For items which are more than two years old, purchased as used items or already damaged, the compensation is calculated as the replacement price for a corresponding new item with a reasonable deduction for a decrease in value as a consequence of age, utilisation, reduced utility or other circumstances.

8.5.4 Europæiske can choose to have the damaged item repaired or to pay an amount corresponding to the repair costs.

8.5.5 Europæiske is entitled, but not under any obligation, to compensate in kind for the lost or damaged items.

8.6 Claims procedure - documentation:

8.6.1 In case of theft of items of a value exceeding DKK 1,500,-, the nearest police authority must be duly notified, and the original receipt for the notification must be sent to Europæiske.

8.6.2 In the event of damage to effects, such effects must not be disposed of until permission to do so has been granted or the claim has been assessed. The Insured must, upon request, send the damaged effects to Europæiske.

8.6.3 The Insured is under the obligation to provide Europæiske with all the information relevant to the case, including (but not limited to) the obligation to fill in a claims form, specifying the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or damage. As documentation for the age and value of the effects, the Insured shall send to Europæiske original receipts, guarantee certificates or comparable original documentation.

9 BAGGAGE

9.0 Sum insured - DKK 5,000,-

9.1 Items insured:

Items which the Insured brings with him/her or acquires during the journey, including:

- money in cash,
- traveller's cheques,
- credit cards,
- securities,
- tickets, and
- passports.

9.2 Items which are not covered:

- motor vehicles,
- boats,

- windsurfers,
- caravans,
- bicycles and other means of transportation, and
- accessories to the above.

9.3 Claims covered and Sums insured:

The details are presented below in schematic form.

Please note that the aggregate compensation per insurance year can in no circumstances exceed the total sum insured as specified in the policy. A single item is covered up to a limit of 50 % of the sum insured, although max. DKK 5,000,-.

Details of cover: Section 9.3 All amounts in DKK	Theft from a locked hotel room or locked safety box	Theft, observed by the Insured while the theft is actually being perpetrated	Theft from locked motor vehicle	Theft occurring at other locations	Loss of checked-in baggage	Damage and erroneous exchange
Items brought and acquired on the journey by the Insured excluding the items listed under 9.2 and listed below:	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*
Money in cash, securities and traveller's cheques	Max. Total 5,000,-	Max. Total 5,000,-	2,500,-	Not covered	Not covered	Not covered
Passport and tickets	Up to sum insured*	Up to sum insured*	Up to sum insured*	Up to sum insured*	Not covered	Up to sum insured*
Recordings, drawings, manuscripts and the like	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials	Value of the raw materials

* A single item: 50 % of the sum insured, although max. DKK 5,000,-

9.4 Special provision on cover for equipment:

For the purposes of this policy, photographic equipment, video equipment, PC equipment and jewellery are each regarded as a single item, and each is covered up to a limit of 50% of the sum insured, although to a max. of DKK 5,000,-.

9.5 Exclusions:

The policy does not cover:

- loss or damage caused by wear and tear and gradual deterioration, scratches, dents or defacement of suitcases or other packaging, if the utility value is not essentially reduced,
- loss of or damage to items freighted separately, as these are not covered during transportation nor until they are collected by the Insured,
- forgotten, lost or mislaid effects,
- loss incurred in connection with misuse of credit cards or traveller's cheques,

· theft of baggage which is not effectively supervised. The insured items must not be left unattended by the Insured, not even for a brief period, if it is not in a locked dwelling, locked motor vehicle, locker or the like.

9.6 Assessment of compensation:

· For items which have been purchased as new, and are no more than 2 years old and otherwise undamaged, the policy covers the replacement price of a corresponding new item.

· For items which are more than two years old, purchased as used items or already damaged, the compensation is calculated as the replacement price for a corresponding new item with a reasonable deduction for a decrease in value as a consequence of age, utilisation, reduced utility or other circumstances.

· Europæiske can choose to have the damaged item repaired or to pay an amount corresponding to the repair costs.

· Europæiske is entitled, but not under any obligation, to compensate in kind for the lost or damaged items.

· Baggage is not regarded as lost until the carrier (airline, etc.) states in writing that the search for such baggage has been terminated and the baggage has not been found. It takes some carriers up to 4 weeks to issue this statement, whereupon Europæiske immediately pays the relevant compensation.

9.7 Claims procedure - documentation:

· In case of theft of items of a value exceeding DKK 1,500,-, the nearest police authority must be duly notified, and the original receipt for the notification must be sent to Europæiske.

· If, for an exceptional reason, the police cannot be notified at the location of the theft or robbery, e.g. on account of immediately imminent departure, the notification must be made as soon as possible following the Insured's return home, and the original receipt for the notification must be sent to Europæiske.

· In the event of loss of checked-in baggage, the airline or other carrier must be duly notified. The receipt for such notification must then be sent to Europæiske in the form of the original PIR (Property Irregularity Report) or the like.

· In the event of damage to effects, such effects must not be disposed of until permission to do so has been granted or the claim has been assessed. The Insured must, upon request, send the damaged effects to Europæiske.

· As documentation for the age and value of the effects, the Insured shall send to Europæiske original receipts, guarantee certificates or comparable original documentation. Further, the Insured shall specify the items for which compensation is claimed, stating the nature of the item, make, type, age, purchase price and trade price immediately prior to the loss or damage.

CHAPTER 3

– General Conditions

10 GENERAL EXCLUSIONS

The policy does not cover any claims pertaining to, caused by or arising from:

- a) intention (i.e. claims brought about deliberately) or gross negligence,
- b) the abuse of alcohol, narcotics/psychotropic substances and/or medicine,
- c) participation in scientific expeditions,
- d) the Insured being, of his/her own volition, under the influence of alcohol or other psychotropic substances when such influence has been a substantial contributory cause of the claim,
- e) participation in professional sports.

Nor does the policy cover insofar as the claim has arisen as a direct or indirect consequence of

f) war, warlike actions, revolution, civil commotion in countries enlisted on Europæiskes War Risk List as a war-zone, if the claim arises later than 24 hours following the commencement of any of these events,

g) active participation in war, revolution or the like,

h) strike, lockout, seizure, confiscation or other measure by a public authority,

i) the release of nuclear energy or radioactive forces or radiation from radioactive fuel or wastes.

11 SUM INSURED

The sums insured and part-sums specified in the policyholder's policy and in these Insurance Conditions for the single items of cover represent the limit of Europæiske's compensation liability for any and all claims occurring during the policy period.

12 INSURANCE IN OTHER COMPANIES

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

13 TRANSFER OF RIGHTS

You cannot pledge or assign your rights under this policy without the consent of Europæiske.

14 RIGHTS OF SUBROGATION

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

In the event of any payments made under the terms of this policy, Europæiske enters into all the rights of the policyholder.

15 INSURANCE COMPLAINTS BOARD

If you are not satisfied with Europæiske's settling of the claim or with other matters pertaining to the policy, and if repeated approaches to Europæiske fail to produce a satisfactory result, you can lodge a complaint with:

The Insurance Complaints Board

("Ankenævnet for Forsikring")

Anker Heegaards Gade 2

DK-1572 Copenhagen V.

Telephone: +45 33 15 89 00 (10 a.m. to 1 p.m.)

Complaints to the Board shall be submitted by filling in a special Complaints Form, and you have to pay a small fee. The form is available upon request from:

a) Europæiske Rejseforsikring A/S

b) The Insurance Complaints Board ("Ankenævnet for Forsikring")

c) The Consumer's Advisory Council.

16 LEGAL VENUE

Actions brought against Europæiske Rejseforsikring A/S shall be tried in Copenhagen, Denmark, at the City Court ("Byretten") or at the Appeals Court, Eastern Division ("Østre Landsret").

In the event of litigation or arbitration, the original Danish version is the solely valid version of these insurance conditions.

