

Insurance conditions

Mastercard Corporate Gold





INSURANCE CONDITIONS
MASTERCARD CORPORATE GOLD

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Insurance conditions

Section A - Common conditions

Section B - Insurance cover

Effective from 15 November 2020

*This is a translation of an original document in the Danish language.
In case of discrepancies, the Danish version prevails.*



SECTION A COMMON CONDITIONS

DBDNK04-v09

1.0 Insurer and policyholder

The insurer is

Tryg Forsikring A/S
Klausdalsbrovej 601
DK-2750 Ballerup
CVR No. 24260666

The insurance provider Tryg Forsikring A/S is a member of the Danish Guarantee Fund for Non-Life Insurance Companies, which covers consumer insurance claims if the insurance company enters into liquidation and has its registered office in Denmark.

The policyholder is

Danske Bank A/S
Holmens Kanal 2-12
DK-1092 Copenhagen
Tel. +45 70 20 70 29 Customer service

2.0 Reporting of claims

All claims must be reported to Tryg or Tryg Alarm in accordance with the following:

Illness, injury and travel assistance abroad

You must contact Tryg Alarm via Danske Bank's 24h travel assistance service on (+45) 45 12 91 00 as soon as possible. They provide 24h assistance with finding a hospital or arranging transportation home, for example.

All treatment and transportation must be agreed with Tryg Alarm in advance.

Furthermore, it is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland.

Flight and baggage delay, cancellations and other minor claims

You must pay any expenses incurred in connection with flight or baggage delay or other minor incidents. You can then claim compensation once you have returned home.

If you cancel a trip for medical reasons, you must submit a medical certificate when you claim compensation.

Important: You must have original documents to substantiate your claim, such as a police report, a medical certificate or a Property Irregularity Report (PIR).

Claims may be reported via danskebank.dk/anmeld-skade or through Danske ebanking. You can also report the claim with Tryg Travel via Danske Bank's travel assistance service on (+45) 45 12 91 00 (weekdays 8am-4pm).

Customer Service

If you have any questions about insurance terms and conditions, or if you want to extend your insurance cover or increase the sum insured under the cancellation insurance, call Customer Service on (+45) 45 12 91 00 (weekdays 8am - 4pm).

Advance medical approvals

If you need advance medical approval, you must start by taking the electronic test, which you find at danskebank.dk/anmeld-skade.

Here you quickly get answers to how you are covered in case of illness or injury when you travel, or whether Tryg needs to talk to you before we can make a decision.

Tryg collaborates with Falck Global Assistance on advance approvals.

To report a claim, you must state

- your full name, card number and date of expiry of your MasterCard Corporate Gold
- an address and a phone number where you can be reached
- what happened and the type of assistance you need

To be entitled to compensation, you must submit documents of importance to the assessment of the accident to Tryg.

To report a flight delay, you must immediately submit

- the claims form
- your flight ticket, flight number, airport of departure and destination
- the airline's report on the delay
- original receipts

To report a luggage delay, you must immediately submit

- the claims form
- your flight ticket
- the airline's report on the delay
- a document specifying the time you reclaimed your luggage
- original receipts for all expenses paid

2.1 Insurance period

The insurance will provide cover for as long as you are the holder of a valid Danish MasterCard Corporate Gold.

2.2 Compensation

We will pay compensation to your account under reference to your notice of claim.

3.0 General exclusions

The insurance does not cover

- 3.1 accidents caused by illness or release of a latent predisposition, even if the illness has been provoked by or worsened by an accident



INSURANCE CONDITIONS MASTERCARD CORPORATE GOLD



- 3.2 insurance events which - regardless of your state or soundness of mind - you cause intentionally or by gross negligence or under self-inflicted intoxication or under the influence of drugs or other toxins or owing to your abuse of medicine
- 3.3 participation in criminal acts
- 3.4 participation in fights, except for the purpose of self-defence
- 3.5 participation in professional sports. The insurance covers transport to and from the destination and during your stay as a private individual, however. Professional sports are defined as any type of sport for which you receive remuneration other than just a refund of your travel and accommodation expenses. This income must be reported to the Danish tax authorities.
- 3.6 participation in motor racing of any kind
- 3.7 effects of an accident (see 4.0 Section B) affecting you as a driver or a passenger of a motor cycle or a scooter
- 3.8 insurance events affecting you as a member of a crew onboard aircrafts
- 3.9 insurance events caused by the bankruptcy of a public transport operator
- 3.10 insurance events caused by civil unrest, lockouts or picketing, as well as strikes, or threats of strikes, announced earlier than 24 hours before the scheduled flight
- 3.11 insurance events arising out of new laws, regulations or instructions promulgated or laid down by the government or other public authority
- 3.12 insurance events occurring during expeditions or exploration

- 3.13 luggage confiscated or impounded by customs officials or other authorities
- 3.14 treatment of illness (see 5.0 of Section B) on trips made within your country of residence.
- 3.15 trips made while you do not meet the conditions stated in clause 1 of section B.

4.0 War or nuclear damage

The insurance does not cover events arising out of war, war-like conditions, sabotage, terrorism, revolutions or civil unrest. Events arising out of deliberate military neutralisation of the situations listed above are not covered by the insurance.

The insurance covers if such conditions arise in a country, except for your country of residence, in which you are staying for up to one month from the outbreak of the conflict.

However, cover assumes that

- you do not go to a country in one of these situations at the time of your departure
 - you do not personally participate in the actions
 - the conflict does not include the discharge of biological or chemical agents, the release of atomic energy, nuclear explosions or exposure to radioactivity arising in connection with military activity or arising while you serve at a nuclear power plant.
- Events arising out of a government's decision wholly or partly to discontinue flights or other types of public transport are not covered by the insurance.

5.0 Maximum compensation

Irrespective of how many MasterCards you hold, Tryg is never liable to pay compensation more than once for the same loss.

6.0 Double insurance

In the case of double insurance, Tryg will cover you only to the extent that you are not covered elsewhere. In the case of travel insurance (see 4.0 of Section B), you will receive full compensation whether or not you are covered elsewhere.

7.0 The Danish Insurance Contracts Act

The insurance is generally subject to the Danish Insurance Contracts Act unless the Act is specifically waived by these insurance conditions.

8.0 The Insurance Complaints Board

Tryg is affiliated with the Danish Insurance Complaints Board, Anker Heegaards Gade 2, DK-1572 Copenhagen V.



SECTION B INSURANCE COVER

1.0 Who does the insurance cover?

- 1.1 You as a holder of a valid Danish MasterCard Corporate Gold issued by Danske Bank A/S and your accompanying spouse or cohabitant partner. Your and your spouse's or cohabitant's children and foster children are covered when they accompany you on a trip, and
 - 1.1.1 they are below the age of 18 (foster children must be registered at the same address as you in the national register of citizens), or
 - 1.1.2 they are between the age of 18 and 22 and registered at your home address in the national register of citizens.
- 1.2 The insurance also covers you if you hold a valid MasterCard Corporate Gold and live abroad.
- 1.3 Your cohabitant is defined as your partner living with you in a conjugal relationship. In order to be covered by the insurance, your cohabitant must have been registered at the same address as you in the Danish National Register for the six months preceding the insurance event.

In case of legal separation, the insurance cover of your spouse and your spouse's children by another partner does not apply.
- 1.4 The insurance covers holders of a MasterCard Familekort only when they accompany the holder of the equivalent MasterCard Corporate Gold.

2.0 What does the insurance cover?

- 2.1 The insurance covers
 - 2.1.1 Travel accident (4.0)
 - 2.1.2 Illness (5.0)
 - 2.1.3 Flight delay and missed flight connection (6.0)
 - 2.1.4 Luggage delay (7.0)
 - 2.1.5 Replacement of employee posted abroad (8.0)
 - 2.1.6 Curtailment (9.0)
 - 2.1.7 Third-party liability (10.0)
 - 2.1.8 Assault (11.0)
 - 2.1.9 Legal assistance (12.0)
 - 2.1.10 Luggage (13.0)
 - 2.1.11 Cancellation (14.0)

3.0 What trips are covered by the insurance

The insurance covers trips worldwide, lasting for a continuous period of up to 60 days, but excluding

- losses sustained at home, at work or at school
- losses sustained between your home and your work or school
- losses sustained on day trips in the municipality where you live, work or attend school

- 3.1 Business and pleasure trips
The insurance covers losses incurred throughout your trip.

You will be covered from the moment you leave your home or work to set out on a trip and until you return to your home or work after the trip.

4.0 Travel accident

- 4.1 Cover
The insurance covers death or medical disability caused by an accident. An accident is a sudden impact that causes personal injury.
- 4.2 Compensation
 - 4.2.1 Compensation on death is payable if an accident causes your death within one year from the date of the injury. The death benefit totals DKK1,000,000. If, following the same accident, you have already received disability benefit, this amount will be deducted from the death benefit.
 - 4.2.2 If you suffer permanent medical disability of at least 5% as a result of an accident, and your condition is stable, you will receive disability benefit. Compensation is paid not later than three years from the date of injury. If your condition is not stable at this point, compensation will be determined on the basis of your condition at this point.
 - 4.2.3 The sum insured is DKK1,000,000. The compensation is paid out by a pro-rata share of the sum insured equalling the degree of permanent disability. The degree of permanent disability is determined on the basis of your medical disability in accordance with a table of permanent disability percentages prepared by the National Board of Industrial Injuries. Medical disability is determined irrespective of your profession. Loss of earning capacity is not covered.
 - 4.2.4 The degree of permanent disability cannot exceed 100%.



4.2.5 You are not entitled to compensation for any disability you might have had prior to the accident. Consequently, determining the degree of permanent disability does not factor in disabilities existing before the accident.

4.3 Exclusions

The insurance does not cover

- 4.3.1 accidents caused by illness or the release of a latent predisposition, even if the illness has been provoked or worsened by the accident
- 4.3.2 the worsening of the effects of an accident caused by existing or unforeseen illness
- 4.3.3 the effects of medical treatment which is not necessitated by an accident covered by the insurance
- 4.3.4 injury resulting from an infection with bacteria or virus.

See also Common conditions under Section A.

5. Illness

5.1 Cover

The insurance covers the following necessary and reasonable expenses incurred as a result of sudden illness, death or injury during your trip:

- 5.1.1 Transport in case of illness or repatriation
 The insurance covers expenses up to DKK5,000,000 incurred for your transport home as a result of sudden illness, injury or accident involving personal injury.
 - Air ambulance if prescribed by a doctor and if a scheduled flight cannot be used. The insurance covers the costs of transport to the nearest suitable place of medical treatment
 - Medically prescribed transport by scheduled flight to your country of residence and to your home or a place of medical treatment abroad if transport is

medically acceptable

- Medically prescribed transport by ambulance to and from a hospital
- Repatriation by a scheduled flight after completed treatment if your originally issued tickets are no longer valid. The insurance covers transport only of the person who has been ill. If the ill person is under the age of 18, the insurance also covers transport costs of one of the accompanying adult persons
- If you die during your trip, statutory measures such as embalming, undertaking, repatriation of your body to an undertaker in your country of residence and transport of coffin.

- 5.1.2 Treatment by an authorised medical practitioner
- 5.1.3 Medically prescribed hospitalisation
- 5.1.4 Medically prescribed medicine and treatment
- 5.1.5 In connection with hospitalisation in the EU/EEA, Greenland, the Faroe Islands or Switzerland, where daily care of the insured is not a normal part of hospitalisation, the insurance covers such care if approved by Tryg.
- 5.1.6 Emergency visits from abroad
- 5.1.7 Dental treatment following an accident.
- 5.1.8 Sudden dental illness. If you seek this type of treatment during travels in the EU/EEA, Greenland, the Faroe Islands or Switzerland, it is strongly recommended that you present your European Health Insurance Card.
- 5.1.9 In connection with travels in EU/EEA, Greenland, the Faroe Islands or Switzerland, the insurance also covers medical aids and medical care it deemed necessary and approved by Tryg.

5.2 Compensation

- 5.2.1 The sum insured to cover hospitalisation, treatment, surgery, medical treatment, and prescribed medicine

and transport totals DKK5,000,000. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands and Switzerland.

- 5.2.2 If you are hospitalised for at least five days, Tryg will pay for the visit of a person of your choice. The insurance covers the return ticket of the visitor (economy class), hotel expenses of up to DKK1,500 per day for up to 10 days.
- 5.2.3 The sum insured to cover treatment of a sudden dental illness on your trip totals DKK10,000. Dental treatment must be started abroad, but if necessary, completing treatment can take place in your country of residence. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA or Switzerland.
- 5.2.4 The sum insured to cover dental treatment following accidents is DKK10,000 per insured per trip. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands and Switzerland.

5.3 Exclusions

- The insurance does not cover expenses for
- 5.3.1 treatment of illness or injury sustained before your trip during which treatment must be expected to be provided
 - 5.3.2 transport by air ambulance if other transport is medically safe, unless Tryg's doctor has approved transport by air ambulance
 - 5.3.3 other transport to and from the place of treatment, unless the transport is comparable with ambulance transport
 - 5.3.4 repatriation or other transport as a result of an illness or injury which is not covered or your fear of infection



- 5.3.5 non-prescription medicine
- 5.3.6 illness, injury or death as a result of attempted suicide, intoxication, narcotics or abuse of medicine
- 5.3.7 rest and health cures
- 5.3.8 treatment after arrival in your country of residence
- 5.3.9 continued treatment or stay if you refuse to be transferred or be transported home when the medical practitioner of Tryg and the attending doctor are of the opinion that transfer or transport home is safe
- 5.3.10 treatment and stay abroad if Tryg's doctor and the attending doctor are of the opinion that treatment may await your return to your country of residence
- 5.3.11 costs incurred because you do not follow the directions of the attending doctor or the directions of Tryg's doctor
- 5.3.12 dental treatment if you have not received normal dental care with regular checks and treatment
- 5.3.13 dental injury sustained as a result of chewing or biting (when eating).

- 5.4 Chronic illnesses
The insurance provides cover of chronic illnesses or illnesses that have shown symptoms or been diagnosed before your departure from your country of residence only if the condition of your illness can be characterised as stable. This means that within the last two months before departure you have not
 - 5.4.1 been hospitalised
 - 5.4.2 received medical treatment (apart from regular checks)
 - 5.4.3 had your medication changed

Furthermore, in order to be eligible for cover, you must consult a doctor for a medical assessment just before your departure, and such assessment must not indicate any prospective turn for the worse on your trip.

See also Common conditions under Section A.

- 5.5 Crisis counseling
Sum insured:
Max DKK 1,500 per treatment and up to DKK 15,000 per insured event regardless of the number of treatments.

The insurance covers the cost of emergency counseling if the insured while traveling is exposed to one of the following traumatic events:
 - 5.5.1 The insured is the victim of an accident
 - 5.5.2 Insured becomes a victim of war, acts of terrorism, natural disasters or epidemics
 - 5.5.3 The insured witnesses a family member's sudden unexpected death
 - 5.5.4 The insured is subjected to assault or kidnapping

The insurance covers reasonable and necessary expenses of up to DKK 15,000 for:

- Acute emergency psychological assistance for the Insured
- Prescribed psychological treatment for the Insured if treatment starts no later than 30 days after the insurance event. Treatment must be concluded within three months after the first treatment.

The Insured must contact Tryg before starting treatment to allow Tryg to assess the need for treatment and to assist in arranging it.

- Exclusions:
- Treatment carried out later than three months after the first treatment
 - Treatment provided by non licensed psychologists or therapists
 - Treatment in cases where no medical need has been documented.

6.0 Flight delay and missed flight connection

- 6.1 Cover
The insurance pays compensation in case of
 - 6.1.1 delay for more than four hours of a flight for which you have a booking
 - 6.1.2 suspension of a flight
 - 6.1.3 overbooking or late arrival because of documented delay of connecting flight, and no alternative flight is offered.
- 6.2 Compensation
The insurance pays compensation for necessary and reasonable outlays for meals and overnight accommodation of up to DKK7,000 per insured per trip. The costs must have been paid at the place of the delay and are refunded on the presentation of your original receipts.
- 6.3 Exclusions
The insurance does not provide cover if the flight is delayed in your country of residence. Nor does it provide cover if you are offered an alternative flight departing not more than four hours after the originally scheduled time of departure. Purchase of clothes and toiletries is not covered.

See also Common conditions under Section A.



7.0 Luggage delay

7.1 Cover

The insurance pays compensation in case the luggage you have checked in for a trip abroad arrives late. It is a condition that your luggage arrives more than four hours after your arrival at the destination.

7.2 Compensation

The insurance pays compensation for reasonable expenses for the purchase of clothes and toiletries that are necessary to allow you to continue your trip. Maximum compensation is DKK7,000 per insured per trip. The articles must have been purchased at your destination, and costs are refunded on the presentation of your original receipts.

7.3 Exclusions

The insurance does not provide cover if your luggage is delayed on arrival in your country of residence. This applies to domestic as well as international flights. Purchases made after you have reclaimed your luggage are not covered.

See also Common conditions under Section A.

8.0 Replacement of employee posted abroad

8.1 Cover

The insurance covers necessary and reasonable outlays for travel, hotel and meals payable by your employer if it has to send another employee abroad to replace you if you have a serious accident and you need to be hospitalised for more than five days or repatriated. Your hospitalisation and repatriation must be prescribed by a doctor and agreed with Tryg. The insurance also provides cover if you die from your accident.

8.2 Compensation

The insurance pays compensation of up to DKK50,000 on the presentation of your original receipts. However, compensation cannot exceed the cost of an ordinary scheduled flight.

8.3 Exclusions

Compensation is not payable in the event of an illness or accident that, pursuant to clause 5.3, is or would not be covered by the insurance.

See also Common conditions under Section A.

9.0 Curtailment

9.1 Cover

The insurance provides cover if you are called home because one of the following persons has died or is hospitalised as a result of a serious accident or a sudden, severe illness:

- members of your household
- your children, foster children, children-in-law or grandchildren
- your parents, parents-in-law or grandparents
- your sisters and brothers, brothers-in-law and sisters-in-law.

The insurance also covers in case of one of the following events:

- fire in or burglary of your home or business and you can prove that you informed the police and it is imperative that you are present
- fraud by one of your staff in your business and you can prove that you informed the police and it is imperative that you are present
- your business gets involved in an unofficial strike. The insurance also covers if your human resource manager has to curtail his or her trip owing to an unofficial strike in your business.

9.2 Compensation

- The insurance covers additional reasonable expenses for transport of up to DKK30,000 (at a maximum, the cost of economy class of an ordinary scheduled flight).
- If you resume your journey, the insurance covers your additional, reasonable expenses for a return journey. However, it is a condition that there are at least 15 days left of your travelling period. Your travelling period is the number of days covered by your itinerary according to the submitted documentation.
- Your travelling companion may also interrupt his or her journey in the event of a claim eligible for cover.
- If you travel by car, you can use other means of transport for your return home, provided you have made such agreements with Tryg. In that case, the insurance will also cover expenses for having the car returned home.
- It is a condition for Tryg's liability that the insurance event occurred after your departure.

9.3 Exclusions

The insurance does not cover if the event causing the curtailment of your trip took place before your departure.

See also Common conditions under Section A.



10.0 Third-party liability

10.1 Cover

In case you injure someone or damage objects on a trip as a private individual, the insurance covers claims for damages against you under the current legislation of the country in which the injury or damage is caused.

10.2 Compensation

Personal injury	DKK 5,000,000
Property damage	DKK 3,000,000

The amounts stated are the maximum amounts Tryg will pay in any policy year, including interest and costs.

10.3 Exclusions

The insurance does not cover

- 10.3.1 liability incurred as part of your job
- 10.3.2 liability incurred because you are the driver of a motor vehicle. To cover claims, you should take out a third-party liability motor insurance and, possibly, a comprehensive motor insurance
- 10.3.3 liability for damage to objects you own, have borrowed or have in your possession for the purposes of storage, use, transport, processing or treatment, or objects of which you have taken possession or have in your care for other reasons
- 10.3.4 liability for damage caused when using a motor vehicle, caravan or trailer, vessel or aircraft or damage caused by dogs.

See also Common conditions under Section A.

11.0 Assault

11.1 Cover

The insurance provides cover if you are the victim of violence or suffer injury inflicted intentionally by a third party.

11.1.1 The assault must be reported to the nearest police station, and you must prove that the person assaulting you is unknown to you or unable to pay his debts. If charges are brought against this person, Tryg is subrogated to your rights against the person.

11.1.2 If you die as a result of the assault, Tryg Alarm will pay for and organise repatriation of your body.

11.2 Compensation

The sum insured totals DKK500,000. Compensation will be based on the amount a person causing injury would have to pay in damages in case of a similar injury under normal legal practice under Danish law.

11.3 Exclusions

The insurance does not cover loss of or damage to registered luggage or valuables, including money, watches and jewellery. Moreover, the insurance does not cover injuries caused by a travelling companion.

See also Common conditions under Section A.

12.0 Legal assistance

12.1 Cover

The insurance pays compensation for your legal defence expenses if - as a private individual in a non-contractual relationship - you unintentionally cause damage to a third party

or involuntarily violate local legislation or public provisions, thereby incurring civil liability in damages.

12.2 Compensation

12.2.1 Tryg undertakes to pay up to DKK250,000 for legal defence if, as a result of damage or injury, a civil action is brought against you.

12.2.2 In addition, Tryg undertakes to deposit up to DKK500,000 on your behalf in security of

- payment of legal procedure costs with the exception of collateral for fines or personal liability
- your release if you are detained following a traffic accident. Such outlays will be considered a loan, and repayment must be made immediately after dismissal of all charges against you or within 15 days of the delivery of the judgement. The amount must be repaid in full three months after Tryg disbursed the funds at the latest.

12.2.3 If on a trip outside your country of residence you are detained or threatened to be detained following a traffic accident, Tryg will disburse a possible bail (up to DKK75,000 per insured). The expenses will be debited to your MasterCard Corporate Gold after approval from Danske Bank A/S.

12.3 Exclusions

Assistance in connection with damage caused by the use, possession or storage of a motor vehicle. However, this exclusion does not include Tryg's obligation to deposit funds up to the amount specified above for your release in connection with traffic accidents.

See also Common conditions under Section A.

13.0 Luggage



INSURANCE CONDITIONS MASTERCARD CORPORATE GOLD

13.1 Cover

- 13.1.1 The insurance covers up to DKK25,000 of the financial losses you may incur if any of the articles you bring with you on a trip are exposed to fire, robbery or theft. Each insurance event is subject to an excess of DKK1,000. The insurance also covers articles belonging to your employer.
- 13.1.2 The maximum compensation paid for photo and/or other video equipment, radios, televisions, PCs, bicycles, windsurfing boards, skiing and golf equipment is DKK10,000 per item.
- 13.1.3 The insurance covers up to DKK6,000 of the financial losses you may incur if cash, cheques, credit cards and traveller's cheques you bring with you on a trip are exposed to fire, robbery or theft.
- 13.1.4 Theft in these Conditions is when somebody gains access to locked rooms, attics, or cellars of a building by using violence against fastenings, by picking a lock or by using forged copies of keys (having obtained the originals by trickery) or by forcing an entry into a house or the like through an opening that is not intended for entrance.
- 13.1.5 Robbery in these Conditions is defined as somebody taking articles or property of value from you by violence or by threatening you with immediate use of violence.
- 13.1.6 Items that are not more than two years old are covered at replacement value. Cover of other items may be subject to deductions for wear and tear, reduced applicability or other circumstances. Tryg may decide to have damaged items repaired at Tryg initiative, or Tryg may decide to pay you an amount to cover the price of having the items repaired.
- 13.2 Exclusions

- 13.2.1 The insurance does not cover loss of or damage to stamp or coin collections, lost or mislaid items, wear and tear of suitcases or other type of packaging, theft of items from unlocked rooms and theft of items from a vehicle.
- 13.2.2 Compensation can never exceed the insurance sum stated in the insurance policy

13.3 Your duty

You must take care of and pay regard to the insured items and they are handled and stored. If you are subjected to theft or robbery, you must report it immediately to the local police.

See also Common conditions under Section A.

14.0 Cancellation

14.1 Cover

The insurance cover applies from the date you order your trip and make an advance payment and until you commence your trip in your country of residence. The insurance provides cover for cancellation of up to DKK25,000 per person, but not more than DKK60,000 per event.

- 14.1.1 The insurance pays compensation if you, your spouse or cohabitant and your children cannot commence your trip because of a death, sudden serious illness or accident. You must be able to produce a medical certificate or documentation of your admittance to hospital to substantiate your claim. The medical assessment must confirm that it would be unsafe for you to travel. Tryg's doctor will, on the basis of your medical certificate, assess the condition of your illness or accident and whether it would be safe for you to carry through your trip.

- 14.1.2 The insurance also provides cover on the death, sudden illness or accident of your and your spouse or cohabitant's

- parents
- children and grandchildren
- brothers and sisters
- brothers-in-law and sisters-in-law
- grandparents under 75 years of age

14.1.3 Additional cover

- If your employer revokes your scheduled holiday because you must replace a colleague who has died. Compensation is given only if your holiday is revoked less than 30 days before your departure.
- If fire or burglary affects your home or business immediately before your departure. You must produce evidence that you have reported the fire or burglary to the police.
- If, before your departure, one of your employees defrauds your business. You must produce evidence that you have reported the fraud to the police.
- If, immediately before your departure, your business gets involved in an unofficial strike.

14.2 Exclusions

The insurance does not cover

- if your cancellation is made for other reasons than those stated in 14.1.
- if your illness already existed when you took out the insurance and you had reason to expect that treatment was likely to commence before your departure.
- expenses for which you are reimbursed by the travel agent, the hotel, the airline company or other operators.
- if your booked trip is part of a total trip.

14.3 Special conditions

- 14.3.1 The insurance covers the part of the trip's price you



INSURANCE CONDITIONS MASTERCARD CORPORATE GOLD

may be asked to pay by the travel agent. You must send in the following documentation with your medical certificate:

- the travel agent's substantiated claim in writing and a copy of the travel agent's booking conditions
- unused tickets
- the death certificate
- the police report
- the invoice, receipt or other booking confirmation
- receipts for arrangements for which you have paid in connection with your trip
- other relevant documents.

14.3.2 Cover is subject to the following conditions:

- you booked your trip after the insurance took effect
- you must bear the expenses of obtaining a medical certificate
- you cancel your booking with the travel agent immediately.

See also Common conditions under Section A.