

Insurance conditions for Mastercard® Guld

The conditions are applicable from 10 April 2022

The conditions apply to the following product:

Mastercard Guld
DBDNK06 - V12

The conditions are applicable from 10 April 2022.

When the product is referred to in general, it is referred to as Mastercard.

INSURANCE CONDITIONS

Section A - General conditions
Section B - Travel insurance cover
Section C - Travel assistance

SECTION A - General conditions

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
Bernstorffsgade 40
DK-1577 København V
Tel.: (45) 70 12 34 56
CVR No. 61126228

The insurance is a group insurance policy with you as the insured. This is not an individual insurance policy, but a collective insurance policy that is the same for all holders of a Mastercard Guld issued by Danske Bank.

Danske Bank Travel Assistance Service

Danske Bank Travel Assistance Service is a collaboration between Danske Bank and Tryg. Tryg answers calls to

Danske Bank Travel Assistance Service. Tryg is responsible for advisory services and claims handling in relation to these conditions.

2.0 Reporting of claims

Claims must be reported immediately to Tryg or Tryg Alarm in accordance with the guidelines below:

Illness, injury, travel assistance and other injuries abroad
You must contact Tryg Alarm via Danske Bank's Travel Assistance Service on tel. (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.

Moreover, you must present your European Health Insurance Card in connection with treatment in EU/EEA countries, Greenland, the Faroe Islands and Switzerland.

Tryg collaborates with Falck Global Assistance under the name of Tryg Alarm.

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, please call Customer Service on +45 45 12 91 00 (weekdays from 8am - 4pm).

Advance medical approvals

If you need advance medical approval, you must start by taking the digital test, which you will find at www.danskebank.dk/anmeldskade (in Danish only).

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

When reporting a claim, you must provide the following information:

- Your full name and the card number and expiry date of your Mastercard
- An address and a telephone number where you can be reached
- A brief description of the problem and the kind of assistance you require.

2.1 You are eligible to receive compensation only if you send documents of importance to the assessment of the problem or injury to Tryg. Tryg may require that you (the injured party) be examined by a specialist. Tryg will pay for the required specialist certificates.

2.2 If Tryg Alarm does not arrange for transportation or repatriation, you will, as a maximum, receive compensation equalling the expense incurred by Tryg Alarm had Tryg arranged for transportation or repatriation.

2.3 Term and expiry
The insurance remains in force for as long as you hold a valid Mastercard Guld issued in Denmark by Danske Bank A/S.

The insurance cover is automatically extended beyond 60 days if you are unable to return from your destination through no fault of your own because of illness or because you have been detained for an indefinite period by order of a public authority. If your return trip is delayed for any reason other than those stated above, for instance because of a flight delay, the insurance cover is automatically extended for 48 hours.

If the card agreement is terminated, the insurance lapses.

2.4 Disbursement
Any compensation is paid to the account you specify on the claims form. If you die, compensation is paid to your beneficiary/beneficiaries. Unless you have notified Tryg otherwise in writing, your beneficiary is your next of kin. Your next of kin is your spouse or - if you are unmarried - your cohabitant, on condition that you have shared an address for at least six

months. If you are unmarried and do not have a cohabitant, your beneficiaries under intestacy are considered your beneficiaries. If you are legally separated from your spouse, they will cease to be your beneficiary unless you have notified Tryg otherwise in writing.

2.5 Chronic illnesses
The insurance covers chronic illnesses or illnesses of which you have shown symptoms or with which you have been diagnosed before your departure from your country of residence only if your condition can be characterised as stable. This means that within the last two months before your departure you have not

- been hospitalised
- received medical treatment (apart from regular checks)
- had your medication changed

If your condition cannot be characterised as stable, you must obtain advance approval. You must start by taking the digital test, which you will find at www.danskebank.dk/anmeldskade (in Danish only).

3.0 General exclusions
The insurance does not cover:

3.1 insurance events which - regardless of your state or soundness of mind - you provoke intentionally, by gross negligence, under intoxication, under the influence of drugs or other similar poisonous substances or by the abuse of medicine.

- 3.2 participation in criminal acts
- 3.3 participation in fights, except for the purpose of self-defence
- 3.4 participation in professional sports. Insurance events occurring during transport to or from sports destinations and during the stay are covered, however, when you travel as a private individual. Professional sports are sports for which the athlete receives compensation – which must be reported as personal income for tax purposes – other than a refund of expenses incurred.
- 3.5 participation in any kind of motor racing
- 3.6 insurance events affecting you as a member of an aircraft crew during a flight
- 3.7 insurance events caused by the bankruptcy of a public transport operator
- 3.8 insurance events caused by civil unrest, lockouts and/or picketing. Moreover, the insurance does not cover events caused by strikes or threats of strikes announced earlier than 24 hours before the scheduled departure
- 3.9 insurance events arising out of new laws, regulations or instructions introduced by a government or public authority are not included
- 3.10 insurance events occurring during expeditions or explorations to polar or uncharted areas

- 3.11 confiscation or seizure of baggage by customs officials or other authorities
- 3.12 trips made while you do not meet the conditions of Section B, 1, Section C, 1
- 3.13 trips in your country of residence

4.0 War or nuclear damage

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

The insurance provides cover for up to one month after the outbreak of such an event if the event arises in a country in which you are on a trip and the country is not your country of residence.

However, the insurance provides cover only if

- you do not go to a country that is afflicted by one of the events stated above at the time of your departure, and
- you do not personally participate in the actions, and
- the event does not include the discharge of biological or chemical agents, the release of nuclear energy, nuclear explosions or exposure to radioactivity arising in connection with military activity or arising while you serve at a nuclear power plant.

Insurance events arising out of a government's decision wholly or partly to discontinue flights or other types of public transport under such circumstances are not covered.

5.0 Maximum compensation per insured

Even if you hold two or more cards issued by Danske Bank A/S, Tryg is never liable to pay compensation more than once for the same loss. Similarly, Tryg is never liable to pay compensation more than once for the same loss if you hold other cards issued by the Danske Bank Group.

6.0 Double insurance

In case of double insurance, Tryg will provide cover only to the extent that you are not covered elsewhere.

7.0 Recourse

If you have received compensation, Tryg becomes subrogated to all your rights.

8.0 Complaints

If you do not agree with Tryg's decision regarding compensation or cover, please contact the department that dealt with your claim. If you still disagree, you may contact Tryg's Quality Department, which is responsible for complaints:

Email: kvalitet@tryg.dk

If you are not satisfied with the result of your enquiry to the Quality Department, you may complain to

Ankenævnet for Forsikring
 (The Insurance Complaints Board)
 Østergade 18, 2.
 DK-1100 København K
 Tel +45 33 15 89 00 (10am - 1pm)

Complaints to the Insurance Complaints Board are subject to a fee. The complaint must be submitted digitally by using the form on the Complaint Board's website www.ankeforsikring.dk

9.0 Processing of personal data

You can read more about how Tryg processes your personal data at www.tryg.dk/personoplysninger.

Here, you will find information about for example:

- the purpose of Tryg's processing of data about you
- where the data is registered and
- to whom the data may be disclosed

You can always contact Tryg if you would like more information.

SECTION B - Travel insurance cover

Illness and delay cover

1.0 Persons covered by the insurance

1.1 Any holder of a valid Mastercard Guld issued by Danske Bank A/S and the cardholder's accompanying spouse/cohabitant. Your children

and the children of your spouse or cohabitant and foster children are covered in accordance with the rules specified below if the children are accompanying you on a trip.

- Your children and the children of your spouse or cohabitant (children and foster children under 18) are covered. Foster children must be registered at the same address as you in the national register of citizens in order to be covered by the insurance.
- Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22, both years inclusive) are covered if they are registered at the same address as you in the national register of citizens.

1.2 The insurance also covers Mastercard Guld cardholders residing outside Denmark.

1.3 A cohabitant is a partner living together with you in a conjugal relationship. To be covered by the insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the insurance event. In case of legal separation, the cover of your spouse and their separate children will lapse.

1.4 Cover is provided for your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children only from the point in time when they join you on a trip.

1.5 To be covered, your co-insureds must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.

1.6 Family card

1.6.1 Mastercard Guld

Holders of a Mastercard Guld family card are covered on the same terms as the holder of the corresponding Mastercard Guld main card - even if the family cardholder is not accompanying the holder of the Mastercard Guld main card.

2.0 Trips covered by the insurance

Cover	Guld
Cardholders required to use their cards for payment for the trip	÷
Extent of cover	Europe
Business trips	+
Private trips	+
Maximum period of cover	60 days

2.1 The insurance covers you on private and business trips outside your country of residence to a destination in the area defined in the table above (see definition of Europe in 2.3) for a period not exceeding 60 days. If you go on a trip for more

than 60 consecutive days, you are covered during the first 60 days of the trip only.

2.2 The insurance covers from the time when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

2.3 Europe consists of the following countries: Andorra, Austria, Azores, Belgium, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greenland, Greece, Hungary, Isle of Man, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom and Vatican.

3.0 Events covered by the insurance

The insurance covers

Cover	Clause	Guld
Illness and repatriation	4.0	+
Assault	5.0	+
Curtailement	6.0	+
Compassionate visit	7.0	+
Patient escort	8.0	+

4.0 Illness and repatriation

Cover	Guld
Illness and repatriation	+
Maximum cover per person insured	Unlimited
Maximum cover for dental illness/injury	DKK 30,000

4.1 Cover

Compensation is paid for the following necessary and reasonable expenses incurred as a result of sudden illness, death and/or injury during your trip:

4.1.1 Medical transport/repatriation

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

- Air ambulance if prescribed by a doctor and if a scheduled flight cannot be used
- Transport to the nearest suitable place of medical treatment
- Medically prescribed transport by scheduled flight to your country of residence and transport to your home or a place of medical treatment in your country of residence provided such transport is medically acceptable
- Medically prescribed transport by ambulance to and from a hospital
- Repatriation by scheduled flight after completed treatment if your original tickets are no longer valid

- The transport is only for the person who has been ill. If the person who has been ill is under 18, transport for one of the accompanying adults is also covered
- 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 expenses for a transport coffin

- 4.1.2 Treatment by an authorised medical practitioner.
- 4.1.3 Medically prescribed hospitalisation.
- 4.1.4 Medically prescribed medicine and treatment.
- 4.1.5 In connection with hospitalisation in the EU/EEA, Greenland, the Faroe Islands or Switzerland where nursing care of the insured is not a normal part of hospitalisation, the insurance covers such care if Tryg's doctor considers it necessary.
- 4.1.6 Dental treatment following a sudden dental illness. If you seek this type of treatment during travels in the EU/EEA, Greenland, the Faroe Islands or Switzerland, it is recommended that you present your European Health Insurance Card.
- 4.1.7 Hotel accommodation and meals subject to Tryg's approval if treatment that would otherwise require hospitalisation may be replaced by outpatient treatment. In connection with travels in the EU/EEA, Greenland, the Faroe Islands or Switzerland, the insurance also covers medical aids and nursing care to the extent that this is deemed medically necessary.
- 4.1.8 Hotel accommodation and meals, catching up on your scheduled itinerary or return trip if, for health reasons, you have not been able to complete your trip as planned. If you travel with children under the age of 16 in the EU/EEA, Greenland, the Faroe

Islands or Switzerland, they will also be covered as described above.

4.1.9 If a co-insured travel companion of yours has to return home using the original airline ticket although your stay has been extended because of illness or repatriation, your travel companion is covered during the return trip.

4.1.10 If a co-insured travel companion of yours cannot return home with you as originally scheduled but has to stay at your destination because of illness or repatriation, your travel companion will be covered by the insurance until repatriation or completion of treatment.

4.2 Compensation

4.2.1 The insurance covers reasonable and necessary expenses in connection with hospitalisation, treatment, surgery, medical treatment and medically prescribed medicine and transport. It is recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland.

4.2.2 Treatment of sudden dental illness on your trip is covered up to DKK 30,000. Dental treatment must be started outside your country of residence, but the treatment may be completed in your country of residence if necessary. It is recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland.

4.3 Exclusions

The insurance does not cover expenses in connection with:

- 4.3.1 treatment of illness or injury sustained before your trip if treatment must be expected to be needed during your trip.
- 4.3.2 transport by air ambulance if other transport is medically safe unless Tryg's doctor has approved transport by air ambulance.
- 4.3.3 other transport to and from the place of treatment unless the transport is comparable to ambulance transport.
- 4.3.4 repatriation or other transport as a result of illness or injury that is not covered or as a result of your fearing infection.
- 4.3.5 non-medically prescribed medicine.
- 4.3.6 illness, injury or a death as a result of attempted suicide, intoxication, use of narcotics or abuse of medicine, unless evidence is provided showing that the claim is unrelated thereto.
- 4.3.7 convalescent stays and health retreats.
- 4.3.8 treatment upon return to your country of residence.
- 4.3.9 continued treatment or stay if you refuse to be transferred or be transported home when Tryg's doctor and the attending doctor are of the opinion that transfer/repatriation is safe.
- 4.3.10 treatment and stay outside your country of residence if Tryg's doctor has determined that treatment may await your return to your country of residence and this has been approved by the attending doctor,

4.3.11 expenses incurred because you do not follow the directions of the attending doctor and/or Tryg's doctor.

4.3.12 dental treatment if you have not carried out and received normal dental care with regular checks and treatment.

4.4 CRISIS COUNSELLING in EU/EEA countries, Greenland, the Faroe Islands and Switzerland

Sum insured:

Up to 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 crisis therapy if while traveling you are exposed to one of the following traumatic events:

- 4.4.1 The insured is the victim of an accident.
- 4.4.2 The insured is a victim of war, acts of terrorism, natural disasters or epidemics.
- 4.4.3 The insured witness a family member's sudden unexpected death.
- 4.4.4 The insured is subjected to assault or kidnapping. The insurance covers reasonable and necessary expenses of up to DKK 15,000 for
 - emergency crisis psychological therapy for you
 - Medically prescribed psychological treatment if such treatment starts no later than 30 days after the insurance event. Treatment must be concluded within three months after the first treatment.

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

Exclusions:

The insurance does not cover

- treatment carried out more 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

See also "Section A - General conditions".

5.0 Assault

Cover	Guld
Maximum cover per person insured	DKK 250,000

5.1 Cover

The insurance provides cover if you suffer physical violence, assault or battery intentionally inflicted by a third party.

- You must report the assault to the nearest police authority and provide evidence that the person assaulting you (the wrongdoer) is unknown to you or is insolvent. If charges are brought against the wrongdoer, Tryg is subrogated to your rights against the wrongdoer.
- If you die, Tryg will pay for and organise repatriation of your body.

5.2 Compensation

The insurance covers expenses incurred up to the amount specified in the table above.

Compensation is based on the amount a liable wrongdoer would have to pay in damages in case of a similar injury under normal legal practice under Danish law.

5.3 Exclusions

The insurance does not cover loss of or damage to baggage or valuables, including money, watches and jewellery, nor does the insurance cover injury caused by a travel companion.

See also "Section A - General conditions".

6.0 Curtailment

Cover	Guld
Maximum compensation - reasonable and necessary expenses	+

6.1 Cover

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

- Your spouse/cohabitant
- Your children, foster children, children-in-law or grandchildren
- Your parents, parents-in-law or grandparents
- Your brothers, sisters, brothers-in-law and sisters-in-law

- Your stepchildren or stepparents

The insurance also provides cover if

- there has been a fire in or burglary of your home or business and your presence is required. You must report the fire or burglary to the police and provide a copy of the police report
- one of the staff members of your business defrauds your business, provided a police report is presented and your presence is required
- your business gets involved in an unofficial strike

6.2 Compensation

The insurance covers reasonable and necessary additional transport costs (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight). In order for Tryg to be liable to pay compensation, the insurance event must have occurred after your departure.

If you resume your trip, the insurance covers reasonable additional expenses for a return trip. There must be at least 15 days left of your travelling period, however. Your travelling period is the number of days covered by your itinerary according to the submitted documentation. Any insured travel companions may also interrupt their trip in the event of a recoverable loss. If you travel by car, you may use other means of transport for your return trip provided that you have made an agreement to that effect with Tryg.

In that case, the insurance also covers expenses for having the car transported home.

6.3 Exclusions

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

See also "Section A - General conditions".

7.0 Compassionate visit

Cover	Guld
Compassionate visit	+
Maximum cover	One person
Maximum compensation	DKK 50,000
Maximum compensation for hotel accommodation and meals per day for not more than six days	DKK 1,500

7.1 Cover

The insurance covers expenses for travelling and accommodation for one person who, according to agreement with Tryg, is called for if you suddenly fall ill or are seriously injured and as a result are hospitalised for at least three days or if you die.

7.2 Compensation

The insurance covers reasonable and necessary expenses of up to DKK 50,000 for one person for

- transport costs according to original receipts (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- hotel accommodation and meals by up to DKK 1,500 per day for not more than six days

In order for Tryg to be liable to pay compensation, it must not already have been decided that you will be repatriated within the next three days.

7.3 Exclusions

The insurance does not cover expenses of a compassionate visit if you are over 18 and receive compensation under the patient escort cover (see 8.0 Patient escort).

See also "Section A - General conditions".

8.0 Patient escort

Cover	Guld
Patient escort	+
Maximum cover	One person
Maximum compensation	DKK 50,000
Maximum compensation for hotel accommodation and meals per day for not more than six days	DKK 1,500

8.1 Cover

The insurance provides cover in the event of your sudden illness or injury that requires your hospitalisation for at least three days or if you need

to be repatriated or you die and it means that your planned trip has to be interrupted or is delayed.

8.2 Compensation

The insurance covers reasonable additional expenses of up to DKK 50,000 for one of the insured travel companions over 18 (of your choice) for

- hotel accommodation and meals by up to DKK 1,500 per person each day for not more than six days
- transport in connection with the patient escort
- transport to catch up with the originally itinerary of the insured (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- transport to resume the trip if this is done within seven days of the completed patient escort (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)

Furthermore, the insurance covers additional expenses for your accompanying children and foster children below the age of 18 on the same class as you (not air ambulance), provided you go home as a result of repatriation, curtailment or patient escort covered by the insurance.

8.3 Exclusions

The insurance does not cover

- patient escort after you have returned to your country of residence

- patient escort if you receive compensation under the compassionate visit cover (see 7.0 Compassionate visit)

See also “Section A - General conditions”.

Section C - Travel assistance

Travel assistance

Cover	Guld
Travel assistance	+
Maximum period of cover	60 days - Europe
Cardholders required to use their cards for payment for the trip	÷
Business trips	+
Private trips	+

1.0 Persons eligible for travel assistance

Travel assistance is a service-only assistance rendered by Tryg Alarm to cardholders (see below) and does not imply any form of financial compensation.

- 1.1 Travel assistance is available to any holders of a valid Mastercard Guld issued by Danske Bank A/S and the cardholder’s accompanying spouse/cohabitant. Your children and the children of your spouse or cohabitant (children and foster children) are covered in accordance with the rules specified below if the children are accompanying you on a trip.

- 1.1.1 Your children and the children of your spouse or cohabitant (children and foster children under 18) are covered. Foster children must be registered at the same address as you in the national register of citizens in order to be covered by the insurance.
- 1.1.2 Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22, both years inclusive) are covered if they are registered at the same address as you in the national register of citizens.
- 1.2 Travel assistance is also available to Mastercard Guld cardholders residing outside Denmark.
- 1.3 A cohabitant is a partner living together with you in a conjugal relationship. To be eligible for travel assistance insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the request for travel assistance.

In case of legal separation, the travel assistance will no longer be available to your spouse and their separate children.

- 1.4 Family card
- 1.4.1 Mastercard Guld
Holders of a Mastercard Guld family card are comprised by Section C - Travel assistance on the same terms as the holder of the corresponding Mastercard Guld main card - even if the family cardholder is not accompanying the Mastercard Guld main cardholder.

2.0 Extent and availability of travel assistance

- 2.1 The travel assistance is available to you on trips of a consecutive period of up to the number of days specified in the table. If your trip lasts for more than the number of days specified in the table, you are eligible for this service only up to the number of days specified in the table.
- 2.2 Travel assistance is available from the time when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

3.0 Travel assistance services available

- 3.1 Travel assistance includes the following services
- 3.1.1 Medical assistance (4.0)
- 3.1.2 Referral assistance (5.0)
- 3.1.3 Travel assistance (6.0)

4.0 Medical assistance

Cover	Guld
Medical assistance	+
Maximum period of cover	60 days - Europe

- 4.1 Referral to hospital, doctor, etc.
If, on a trip outside your country of residence, you need to consult or get assistance from a doctor, a hospital, a clinic, an ambulance, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can contact Tryg for local referral.

Tryg pays compensation for actual expenses for use of hospital services, medical treatment, etc. if you incurred such expenses as a result of a sudden illness or injury during your trip (see Section B - Travel insurance cover, 4.0).

4.2 Medical visits

If, on a trip outside your country of residence, your state of health prevents you from calling on a doctor or a hospital, you can contact Tryg Alarm to arrange for a doctor to call on you at your hotel or the like to provide treatment there.

4.3 Referral to dentist, eye doctor, etc.

If, on a trip outside your country of residence, you need to consult or get assistance from a clinic, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can contact Tryg Alarm for local referral. You must pay the actual expenses for the consultation or assistance unless you are eligible to receive compensation (see Section B - Travel insurance cover).

4.4 Hospitalisation

If, on a trip outside your country of residence, you need someone to arrange hospitalisation for you and/or to guarantee payment of the related expenses, you can contact Tryg Alarm for assistance.

4.5 Dispatch of medicine

If, on a trip outside your country of residence, you need medicine to be sent from your country of residence, you can contact Tryg Alarm to make the necessary arrangements. The insurance provides

cover only if you cannot procure the medicine locally.

4.6 Dispatch of new glasses or contact lenses

If, on a trip outside your country of residence, you lose or break your glasses or contact lenses and need new glasses or contact lenses to be sent from your country of residence, you can contact Tryg Alarm to make the necessary arrangements. You must pay the actual expenses for a new pair of glasses or new contact lenses, while Tryg Alarm will cover postage.

4.7 Dispatch of prescription

If, on a trip outside your country of residence, you need medicine that requires the dispatch of a prescription from a doctor in your country of residence to a doctor in the country where you are staying, you can contact Tryg Alarm to make the necessary arrangements.

5.0 Personal assistance

Cover	Guld
Referral assistance	+
Maximum period of cover	60 days - Europe

On a trip outside your country of residence, you can contact Tryg Alarm if you need to obtain

- referral to an embassy or consulate
- information about visas and passports
- information about vaccinations
- information about customs regulations

- information about exchange rates and taxes
- referral to or the assistance of an interpreter. If you need the assistance of an interpreter in connection with imprisonment or hospitalisation, Tryg Alarm will take care of the necessary arrangements. You must pay the actual expenses for the interpreter's assistance (the expenses will be debited to your account with Danske Bank upon Danske Bank's approval).

6.0 Travel assistance

Cover	Guld
Travel assistance	+
Maximum period of cover	60 days - Europe

If, on a trip outside your country of residence, all your cash, travellers' cheques or credit cards are lost or stolen or if you do not have access to an ATM, Tryg Alarm will help you obtain cash. The actual amount remitted (not more than DKK 7,500) will be debited to your account with Danske Bank upon Danske Bank's approval.

The expenses you have to pay for this service and the time you must wait before receiving the cash amount depend on the country in which you are staying.

6.1 Assistance in case of problems during trips

In case an unexpected, serious problem occurs on your trip, for instance loss or theft of ID, passport, money, travel documents or the like, Tryg Alarm

can provide you with all relevant information and inform you about the relevant procedures and which authorities and organisations you should contact.

6.2 Important messages

If, on a trip outside your country of residence, you need to send one or more important messages to your relatives or business partners in your country of residence, you can contact Tryg Alarm for assistance.

6.3 Lost baggage

If you lose your baggage on a trip outside your country of residence, Tryg Alarm will help you trace your lost baggage. Such assistance includes regular reporting to you. Your baggage must have been lost for more than four hours.

6.4 Return trip

If you lose your Mastercard Guld and/or your passport on a trip outside your country of residence, Tryg Alarm will provide assistance in connection with the replacement of your Mastercard and/or passport.

If you lose your return ticket on a trip outside your country of residence, Tryg Alarm will arrange for a replacement of the return ticket with a similar ticket. You must pay the actual expenses for the purchase of the return ticket (the expenses will be debited to your account upon Danske Bank's approval).