



Insurance terms and conditions

World Elite Mastercard® with Private Banking

World Elite Mastercard® with Private Banking Insurance terms and conditions

DBDNK11-v09 - applicable from 15 November 2020

This is a translation of an original document in the Danish language
(Forsikringsbetingelser for World Elite Mastercard i Private Banking).
In case of discrepancies, the Danish version prevails.

Supervision and Guarantee Fund for Non-life Insurers

Tryg is subject to supervision by the Danish Financial Supervisory Authority
and is a member of the Guarantee Fund for Non-life Insurers.



Insurance for Danske Bank customers with a World Elite Mastercard® with Danske Bank Private Banking

Pay attention to the following when reading the terms and conditions:

- The insurance terms and conditions show the cover and sums provided by your insurance.
- Words marked with an asterisk (*) are explained in the glossary at the end of this document.
- What is required from you, for example the documentation you must be able to provide.
- You can purchase additional insurance for an individual trip if the trip lasts more than 90 days, if you want to increase the sum insured for cancellations or if you want to increase the number of persons covered by the insurance. Please contact us between 10am and 4pm on tel. +45 45 12 91 00.
- If you have any questions about the terms and conditions, you can contact us between 8am and 4pm on tel. +45 45 12 91 00.

If something goes wrong

Contact Danske Bank's travel assistance service immediately

- in the event of illness or injury resulting in hospitalisation or delay to your return home. Our physician will then contact the hospital or the treating physician and make arrangements for further treatment, transfer, repatriation etc. We can furnish a guarantee or send payment to the hospital or the treating physician.
- if you need emergency psychological trauma counselling
- if you need rescue assistance, evacuation or search and rescue services
- in the event of a missed connection or transport delay
- if you need collateral to be provided
- if your trip is cancelled

Remember

- to bring your blue European health insurance card when you travel to EU/EEA countries. If your card has expired, you can order a new one at borger.dk.
- that repatriation, transfer to another hospital, patient accompaniment, summoning a person from home and urgent return home or on-site emergency assistance must be agreed with us in advance.
- to make sure that you have the necessary documentation for the loss, damage or injury sustained and for the expenses you have incurred. Read more in section 6.
- that theft, vandalism, robbery* and assault must be reported to the police immediately in the country where the incident occurred.

Tryg Alarm

You can contact Tryg Alarm from anywhere in the world - whether you are travelling in EU/EEA countries or the rest of the world. Employees and physicians are at your service 24 hours a day on our emergency hotline:

Tel.: +45 45 12 91 00

Email: alarm@tryg.dk

The insurance covers the cost of calls to and from Tryg Alarm. Consequently, make sure you get an itemised phone bill to document the cost of calls. We partner with Falck Global Assistance under the name Tryg Alarm.

Contents

Travel insurance

Page	
06	1. Who is covered
06	2. When does the insurance provide cover
06	3. Term and termination
07	4. Prior approval of pre-existing condition
07	5. Remember to bring your blue European health insurance card
07	6. If you need to use your insurance
08	7. General exclusions
08	8. Illness and injury
09	9. Urgent return home
10	10. Patient accompaniment
10	11. Summoning a person from home
11	12. Replacement trip and ruined days of travel
11	12.1 Replacement trip
12	12.2 Ruined days of travel
12	13. Assault
13	14. Evacuation
13	15. Search and rescue
14	16. Trauma counselling
14	17. Cancellation
15	18. Missed connection
16	19. Flight delay
16	20. Delayed luggage
17	21. Luggage cover
18	22. Personal liability
18	23. Legal expenses insurance
19	24. Replacement car or motorcycle before departure
19	25. Transport home of a car or motorcycle
20	26. Vehicle hire excess cover
20	27. Holiday accommodation

Purchase insurance

Page	
21	1. Who is covered by the insurance
21	2. The insurance covers
21	3. Compensation
22	4. The insurance does not cover
22	5. If you need to use your insurance

Mobile and wearables insurance

Page	
23	1. Who is covered by the insurance
23	2. The insurance covers
23	3. Compensation
24	4. The insurance does not cover
24	5. If you have a claim

General terms and conditions

Page
25

Glossary

Page
26

How you are covered

Here you can see the maximum compensation you may be entitled to if you have an eligible claim. In each section, you can read more about how the compensation is calculated and what documentation you must provide to support your claim.

Travel insurance	Sums	Read more
Illness and injury (treatment and repatriation)	Reasonable and necessary expenses	Page 8
Urgent return home	Reasonable and necessary expenses	Page 9
Patient accompaniment	Reasonable and necessary expenses	Page 10
Summoning a person from home	Reasonable and necessary expenses	Page 10
Replacement trip and ruined days of travel	Up to DKK 35,000 per person, max. of DKK 140,000 per trip	Page 11
Assault	Up to DKK 650,000 per person	Page 12
Evacuation	Reasonable and necessary expenses	Page 13
Search and rescue	Up to DKK 75,000 per person, max. of DKK 150,000 per trip	Page 13
Trauma counselling	Up to DKK 15,000 per person	Page 14
Cancellation	Up to DKK 35,000 per person, max. of DKK 140,000 per trip	Page 14
Missed connection	Up to DKK 50,000 per trip	Page 15
Flight delay	Up to DKK 10,000 per person	Page 16
Delayed luggage	Up to DKK 10,000 per person, max. of DKK 20,000 per trip	Page 16
Luggage cover	Up to DKK 45,000 per person, max. of DKK 135,000 per incident	Page 17
Personal liability	Up to DKK 10 million	Page 18
Legal expenses insurance	Up to DKK 250,000 per person, up to DKK 500,000 if bail is posted	Page 18
Replacement car or motorcycle before departure	Up to DKK 25,000 per incident	Page 19
Transport home of a car or motorcycle	Reasonable and necessary expenses	Page 19
Motor vehicle hire excess	Up to DKK 30,000 per incident	Page 20
Holiday accommodation	Up to DKK 30,000 per trip	Page 20
Purchase insurance	Up to DKK 10,000 per item, max. of DKK 100,000 per year	Page 21
Mobile and wearables insurance	Up to DKK 5,000 per item, max. of DKK 20,000 per year	Page 23

The amounts listed in the table represent the maximum compensation you are entitled to under the individual types of cover within one calendar year.

Travel insurance

1. Who is covered

Cardholder and family members

The insurance covers the holder of a valid* World Elite Mastercard® with Private Banking issued by Danske Bank in Denmark.

The insurance also covers

- your spouse
- your cohabiting partner (must live at the same address as you do)
- children, joint-custody children and foster children under the age of 24 living at home
- children under the age of 18 who do not live at home
- grandchildren under the age of 18

The insurance covers the persons described in this section. Any reference to 'you' in these terms and conditions means all the persons covered by the insurance.

You are covered if you travel together

The cardholder and the persons co-insured with the cardholder must travel on the same means of transport on both the outbound and the return journey. Otherwise, co-insured persons will not be covered until they join the cardholder at the destination.

Especially for children living at home

Children under the age of 18 living at home are covered by the insurance when travelling without the cardholder, for example on a study trip with their school.

If you live abroad

You are also covered by the insurance if you live abroad.

World Elite Mastercard with Private Banking Family card Holders of a World Elite Mastercard* with Private Banking Family card are covered in the same way as the holder of the main card. This also applies if the holder of the Family card does not travel with the holder of the main card.

2. When does the insurance provide cover

The insurance covers

- private holiday travel, study trips, business trips and trips involving unpaid voluntary work
- travel anywhere in the world for up to 90 days
- If the trip lasts longer than 90 days, the insurance covers the first 90 days
- travel in your country of residence*, minimum of three nights

The insurance provides cover from the time you leave your place of residence or place of work (whichever happens last) to begin your trip and until you return to your place of residence or place of work (whichever happens first).

3. Term and termination

The insurance covers travel for up to 90 days, as long as you have a valid* World Elite Mastercard with Private Banking issued by Danske Bank.

However, the insurance is automatically extended beyond the 90 days if you are to remain at your destination*, through no fault of your own, due to illness or are detained indefinitely by a public authority.

If your return journey is delayed for reasons other than those mentioned above, for example as a result of a flight delay, we automatically extend the insurance by 48 hours.

When does cover end

Cover ends when you terminate your World Elite Mastercard* with Private Banking agreement. This also applies if we terminate the card agreement because you do not comply with the rules. It is your status in Danske Bank's systems at the time of the claim that determines whether you are covered.

If you and your spouse/cohabiting partner separate

In the event of separation and divorce, your spouse/cohabiting partner and his or her own children will no longer be covered by the insurance.

4. Prior approval of pre-existing condition

If you have a chronic condition, have symptoms of other conditions or receive a diagnosis before you travel from your country of residence*, you are covered only if the condition is stable. This means that in the last two months before your departure you have not

- been hospitalised
- changed your medication
- received treatment by a physician, although you may go in for check-ups
- scheduled further examinations, treatment or hospitalisation

If your condition is not stable, you must obtain a medical opinion immediately prior to your departure which may not contain any indication that your condition may deteriorate during the trip.

Take the online test

If you need prior medical approval, you must start by taking the online test at Danske Bank's website.

The test gives you quick answers to questions about how you are covered in the event of illness or injury while travelling, or whether we need to talk to you before we can make a final decision.

Prior approval is valid for one trip

The prior approval is valid for the forthcoming trip only. You should therefore consider whether you need to take the online test again the next time you are going on a trip.

5. Remember to bring your blue European health insurance card

The blue European health insurance card is proof that you have healthcare insurance in accordance with EU rules and are entitled to state-provided medical treatment in EU/EEA countries* and Switzerland.

You must always show the blue European health insurance card when you contact your physician, dentist, hospital, pharmacy, etc. while travelling in EU/EEA countries and Switzerland. You can order the blue European health insurance card from your municipality or at borger.dk.

6. If you need to use your insurance

If you need urgent assistance while travelling

Call Tryg Alarm immediately on +45 45 12 91 00. We can help you find a hospital or arrange repatriation and are open 24 hours a day.

All treatment and transport needed if you become acutely ill or are injured while travelling are subject to agreement with Tryg Alarm.

If you experience other incidents while travelling

If you experience other incidents while travelling such as delayed flights or luggage, you should report the claim only when you get home.

Reporting a claim

You can report a claim at danskebank.dk. You can also report a claim on tel. +45 45 12 91 00.

Documentation

You must obtain the necessary documentation to support your claim, documenting both what has happened and the expenses you have incurred. Under each type of cover, we have described what kind of documentation you must be able to provide.

Reimbursement of transport expenses

If your transport or return home is not arranged by Tryg, we will reimburse a maximum amount corresponding to the expenses we would have incurred had we arranged your transport or return home.

7. General exclusions

The insurance does not cover insured events, regardless of your state of mind or mental capacity, due directly or indirectly to

- deliberate, criminal or grossly negligent* acts or omissions.
- participation in fights, self-induced intoxication, self-induced influence of narcotics and other intoxicants or consumption of medication.

In addition, the insurance does not cover insured events due directly or indirectly to

- travel to a country affected by war, warlike situations, violation of neutrality, civil war, riot or civil unrest. If one of these situations arises suddenly and after you have entered the country, you may remain there for up to 30 days after the outbreak of the conflict. However, cover is subject to you not participating personally in the actions.
- confiscation, nationalisation or revolution.
- nuclear reactions and radioactive decay, regardless of whether the insured event occurs in times of war or peace.

However, the insurance covers insured events caused by or occurring in connection with nuclear reactions used for ordinary industrial, medical or scientific purposes.

- civil unrest, lockout or blockades.
- an actual or threatened strike announced more than 24 hours before your time of departure.
- arrest, seizure or other intervention such as new laws, regulations and guidelines issued by a public authority.

The insurance does not provide cover during

- flights where you are part of the flight crew
- participation in expeditions to polar regions and unexplored locations
- participation in motor races of any kind
- participation in professional sports*. However, we do cover transport to and from the destination as well as during the stay to the extent that you are staying at the destination as a private individual.

8. Illness and injury

The insurance covers

The insurance covers the following expenses if you become acutely ill or are injured while travelling:

- Your own share of the cost of treatment under the EU healthcare system (blue European health insurance card)
- Medical treatment
- Hospitalisation and treatment, including surgery
- Medication and treatment prescribed by a physician
- Necessary additional expenses for hotel accommodation and meals during an extraordinary stay prescribed by a physician
- Ambulance transport or local transport to the nearest hospital or physician and back to your accommodation
- Transport prescribed by a physician to the nearest suitable treatment location
- Catching up on your itinerary when the planned itinerary cannot be followed because you are prescribed a stay in hospital or a hotel by a physician

Dental treatment

The insurance covers treatment of acute dental emergencies or tooth damage caused by chewing. The tooth damage must be demonstrably caused by a foreign object in your food. Tryg may demand that you send us the object.

Repatriation due to acute illness or injury

The insurance covers reasonable and necessary expenses for repatriation of the insured to the insured's country of residence* if prescribed and approved by Tryg's physician.

The insurance also covers transport to the insured's country of residence* when the planned itinerary cannot be followed because the insured is prescribed a stay in hospital or a hotel by a physician.

Repatriation due to death

The insurance covers reasonable and necessary expenses for repatriation of the insured to the insured's country of residence*, including expenses for statutory measures such as embalming, undertaker, transport of the deceased to an undertaker in the country of residence and transport coffin costs.

The insurance does not cover

The insurance does not cover expenses for

- non-acute illness and injury
- stays in rehabilitation or health resorts
- continued treatment if you refuse to be repatriated when both Tryg Alarm's physician and the treating physician have decided that repatriation is required
- treatment upon your return to your country of residence*
- treatment of illness or injury if you travel abroad again after repatriation and this was not agreed in writing with Tryg
- dental treatment if you have not had regular dental checks and treatment by a dentist based on national clinical guidelines (green, yellow, red)

Compensation

The insurance covers reasonable and necessary expenses for the treatment of illness and injury sustained while travelling.

Dental treatment costs of up to DKK 30,000 per person are covered.

The dental treatment must have been begun abroad, but may be completed in your country of residence* if necessary.

9. Urgent return home

The insurance covers

The insurance provides cover if you need to urgently return home due to

- death or hospitalisation of any of the following persons as a result of a serious accident or sudden serious illness:
 - Your spouse/cohabiting partner
 - Your children, grandchildren and children-in-law
 - Your parents, parents' long-term cohabiting partner, grandparents and in-laws
 - Siblings, brothers-in-law, sisters-in-law and their children
- fire* or burglary* in your home or a business you own if the incident has been reported to the police and your presence is required
- fraudulent acts by an employee of a business you own if the incident has been reported to the police and your presence is required
- a strike in breach of a collective agreement in a business you own

Urgent return home by travel companion

The insurance also provides cover if your travel companion needs to urgently return home for any of the reasons mentioned and this means that you have to continue the journey alone ('alone' means that you as the only adult will continue the journey with any children under the age of 18).

The insurance does not cover

The insurance does not provide cover if the incident that led to the urgent return home occurred prior to your departure.

Compensation

The insurance covers reasonable and necessary transport expenses, if possible in the same travel class as on the originally planned trip. If you have not booked a return journey, the insurance covers the cost of travel in the same travel class as on the outbound journey.

Documentation

You must be able to document any additional expenses in the form of a statement from a local treating physician/dentist, copies of prescriptions, a death certificate and original receipts.

Who can travel home

You and the people co-insured with you can cut short your trip if you travel home together. If your next of kin are in a country other than your country of residence*, and the cost of a travel ticket to this country does not exceed the price of a travel ticket to your country of residence*, the insurance may, subject to agreement with Tryg Alarm, instead cover the cost of travel to this country.

Travelling by car or motorcycle

If you travel by car or motorcycle, you may use other means of transport for the journey home subject to agreement with us. In such cases, the insurance also covers the cost of transporting the car or motorcycle home (see section 25).

Return journey

If you resume your trip, reasonable and necessary additional expenses* for the return journey are covered, provided that you resume your trip within seven days of the end of the travel period*.

Documentation

After your return home, you must send us the original receipts for your additional expenses, medical report, death certificate or report to the police/rescue service.

10. Patient accompaniment

The insurance covers

The insurance covers patient accompaniment if you are hospitalised, repatriated or prescribed a stay in a hotel by a physician due to acute illness*, injury or death, and your planned itinerary is therefore interrupted or delayed.

The insurance does not cover

The insurance does not cover expenses for

- patient accompaniment after returning to your country of residence*
- patient accompaniment of more than one person over the age of 18 if you invoke the summoning cover

Compensation

The insurance covers reasonable and necessary additional transport expenses, including local transport, hotel accommodation and meals for up to 14 days.

In addition, the insurance covers reasonable and necessary transport expenses for the purpose of

- resuming the planned itinerary according to the original travel schedule after hospitalisation or a hotel stay prescribed by a physician
- resuming the patient companion's planned itinerary when the patient companion has accompanied the insured to the insured's country of residence*

It is a condition that the trip is resumed within seven days of completion of the accompaniment.

Repatriation and transport needed to catch up on a planned itinerary may, if possible, be in the same travel class as the originally planned transport.

Who are accepted as patient companions

The insurance covers the costs of two companions covered by the insurance or one person of your choice. If you travel with children under the age of 18, they are always covered.

Documentation

After your return home, you must send us the original receipts for your additional expenses, medical report or death certificate.

11. Summoning a person from home

The insurance covers

The insurance covers summoning a person from home if you become acutely ill or are seriously injured and Tryg Alarm finds that you need to stay in hospital for more than three days.

The insurance covers in the same way if a person covered by the insurance dies while travelling.

The insurance does not cover

The insurance does not cover expenses for summoning a person from home if

- it has been decided that you need to be repatriated within three days
- you are 18 years of age or older and invoke the patient accompaniment cover

Compensation

The insurance covers reasonable and necessary expenses for transport, hotel accommodation and meals for up to 14 days.

You may summon

- two persons of your choice if you do not invoke the patient accompaniment cover or
- one person of your choice if you invoke the patient accompaniment cover for one person co-insured with you aged 18 years or over

Documentation

After your return home, you must send us the original receipts for your additional expenses, medical report or death certificate.

12. Replacement trip and ruined days of travel

The insurance covers

The insurance covers either the cost of a replacement trip or provides compensation per ruined day of travel of up to DKK 35,000 per person and a maximum of DKK 140,000 per trip.

The insurance does not cover

The insurance never provides cover beyond the original travel period*.

In the event of death, we do not calculate and pay compensation to the deceased. This applies despite any prior period of illness.

Compensation

The compensation is calculated on the basis of documented accommodation and transport expenses during your trip that cannot be reimbursed elsewhere.

We count the days of departure and return as two full days, regardless of the time of travel.

Expenses for excursions, events or activities such as rented ski equipment, instruction and lift tickets are also covered if they have been paid for in advance and you cannot participate in them due to your illness or injury.

Travel in your own car

If you travel in your own car, we set a price per kilometre taking the shortest route from your place of residence* to your destination and back again. The amount is calculated on the basis of the Danish state's rate for business travel over 20,000 km per year.

This also applies if you have rented a car or a camper van. In this case, we also cover prepaid rental costs.

Driving at your destination is not included in the price of the trip.

Proportionate compensation

We distribute the compensation proportionately on the basis of the number of insured persons and how much of the travel period* we have to cover.

Documentation

When you report a claim, you must send us the medical report, proof of travel, documentation for the duration of your trip and the original invoices for expenses for transport, accommodation, excursions and events.

12.1 Replacement trip

The insurance covers

The insurance covers a replacement trip for you and co-insured persons travelling with you

- if you are hospitalised for more than half the travel period* due to acute illness* or injury
- if you are repatriated during the first half of the travel period* and do not resume your journey
- if you are summoned home during the first half of the travel period* and do not resume your journey
- if you are evacuated during the first half of the travel period*, but not if you are evacuated because your tour operator files for bankruptcy
- if you have started your journey from your country of residence* and suffer acute illness or injury and have to return home without having reached your destination*
- if you have started your journey from the country of residence* to a destination* that is suddenly and unexpectedly affected by conflict, terror or disaster and to which the Danish Ministry of Foreign Affairs advises against all unnecessary travel or has already recommended evacuation. This only applies if you are en route for less than two days, however.

Repatriation and urgent return home

The insurance only covers the cost of a replacement trip for co-insured persons travelling with you if you all return home at the same time and the persons travelling with you do not resume their journey.

Patient accompaniment

If you are entitled to a replacement trip, the insurance also covers the cost of a replacement trip for a patient companion of your choice who is not otherwise covered by the insurance [see section 10. Patient accompaniment].

The insurance covers the cost of one replacement trip per insured per travel period*.

12.2 Ruined days of travel

The insurance covers

If you are not entitled to a replacement trip under the conditions set out in section 12.1, we cover ruined days of travel if you

- are hospitalised due to acute illness* or injury
- are prescribed rest in and around your holiday accommodation by a physician due to acute illness* or injury
- cannot participate in the planned activity due to an acute bone fracture, fracture, ligament injury, strain, sprain or similar injury to joints and muscles
- have to be repatriated
- urgently need to return home
- are evacuated, however, not if the evacuation is due to your tour operator filing for bankruptcy

If you find yourself in one of the above situations, we pay compensation for

- the number of days you are hospitalised or rest under physician's orders in and around your holiday accommodation. If there is any doubt about the length of the period, it will be determined by Tryg's physician.
- the number of days by which your travel period* is shortened.

The insurance covers ruined days of travel for the claimant. If the claimant is under the age of 18, we also pay compensation to any person co-insured with the claimant.

We count the travel period* as whole days and determine the number of ruined days of travel as follows:

- At the earliest from the time of the first documented physician's visit when you personally consult a physician or a physician comes to your home.
- At the latest up to and including the time when you are discharged from hospital or the rest period prescribed by a physician ends.

Repatriation and urgent return home

If you are repatriated or are returning home after an incident described in section 9, Urgent return home, we count the number of ruined days of travel from the time you start your journey home.

Calculation of compensation

The compensation is calculated on the basis of the cost of the trip per day per person.

13. Assault

The insurance covers

The insurance provides cover if you become a victim of violence or maltreatment by a third party resulting in demonstrable injury.

It is a condition that you report the assault to the local police and that you have been examined by a local physician, dentist or at a local hospital.

Once we have covered your claim, we also take over any claims you may have against the tortfeasor in respect of the compensation.

The insurance does not cover

The insurance does not provide cover if the damage, injury or loss

- is caused by a travel companion
- is the result of you putting yourself at risk without just cause

Compensation

The insurance covers up to DKK 650,000 per person.

The compensation is calculated on the basis of the amount of compensation that a liable tortfeasor would have to pay under Danish case law for a similar claim.

Documentation

After your return home, you must send us documentation for your report to the nearest police authority at the holiday destination, a medical report and the names of any witnesses.

14. Evacuation

The insurance covers

The insurance provides cover if

- war breaks out or there is an imminent risk of war, warlike situations, natural disasters or epidemics
- situations arise that are considered acts of terrorism or there is an imminent risk of terrorism

The insurance covers the cost of transport home to the country of residence* if the Ministry of Foreign Affairs of Denmark, the Danish Embassy or a similar institution has documented the event.

You may be evacuated

- when the Ministry of Foreign Affairs of Denmark recommends evacuation. You must follow the Ministry's instructions so that you can be evacuated at the first given opportunity.
- when the Ministry of Foreign Affairs of Denmark does not initiate evacuation. In such case, we can assess whether evacuation can take place if you do not want to remain in the area. Repatriation can be assessed and agreed when the situation has arisen in an area in which you are staying and travelling and we assess that you would be exposed to a much higher risk or much lower level of safety if you continued to stay or travel there.

The insurance also covers the cost of transport to the country of residence* if the travel operator or airline files for bankruptcy.

If Tryg Alarm is unable to provide a travel schedule for the evacuation within 12 hours after the decision has been made that evacuation is to take place, the insured may make arrangements for the journey home.

The insurance does not cover

The insurance does not provide cover when entering an area after the Ministry of Foreign Affairs of Denmark has advised against travel to that area or recommended repatriation/evacuation.

Compensation

The insurance covers reasonable and necessary transport

expenses for evacuation to the country of residence* or to the nearest safe destination.

In case of an involuntary stay, the insurance covers reasonable and necessary expenses for hotel accommodation and meals of up to DKK 1,500 per person per day.

Compensation for transport expenses is limited to the price of an economy class ticket on an ordinary scheduled flight.

If it is not possible to leave the country immediately after it has been agreed that evacuation from the area is necessary because the local public authorities have closed the country's borders, the insurance covers transport to the nearest safe destination designated by the local public authorities and the Ministry of Foreign Affairs of Denmark.

Transport to the country of residence* will take place at the first given opportunity after it is possible to leave the country. Be aware that transport options may be limited in countries which are at war or in warlike situations, and Tryg is not liable for the extent to which transport is possible. However, in cases in which help is required, Tryg will work with the Ministry of Foreign Affairs of Denmark, the travel operator or similar entities.

If Tryg Alarm is unable to provide a travel schedule for the evacuation within 12 hours after the decision has been made that evacuation is to take place, the insured may make arrangements for the journey home.

15. Search and rescue

The insurance covers

The insurance covers expenses for

- search and rescue operations within a 50 km radius from where you were last seen
- rescue operations when your location has been determined

The incident must have been reported to the local police or local authorities and the search or rescue operation must be initiated by them or the Ministry of Foreign Affairs of Denmark.

Tryg Alarm must be contacted as soon as possible if a search or rescue operation is necessary.

Tryg Alarm must approve the companies responsible for the search and scope of it.

The insurance does not cover

The insurance does not cover expenses for

- payment for search and rescue operations to organisations or public authorities that normally carry out such operations on a voluntary or no-fee basis

- search operations in connection with kidnapping, hostage-taking or hijacking
- search and rescue operations north of the Arctic Circle or on the South Pole or in areas where a special permit is required by local or public authorities
- search operations to find people who have disappeared while engaging in or training for professional sports* or who are on a scientific expedition
- search operations initiated by next-of-kin because you have neglected to tell them where you are or because your family or others want to make contact with you

Compensation

The insurance covers reasonable and necessary expenses of up to DKK 75,000 per person and a maximum of DKK 150,000 per incident.

The insurance has an excess* of 10% of the compensation, however, at least DKK 2,500 per incident.

Documentation

You must send us your report to a local public authority.

16. Trauma counselling

The insurance covers

The insurance covers trauma counselling when an eligible event on the trip has resulted in mental trauma as a result of

- acute illness*, injury or death
- robbery*, assault or threats
- accident, fire*, explosion or burglary
- search and rescue operations
- outbreak of war, warlike situations, terrorism, natural disasters or epidemics

The insurance does not cover

The insurance does not cover expenses for

- treatment by an unlicensed psychologist or therapist
- treatment where there is no documented need for treatment
- treatment which is refundable by public healthcare systems or other entities

Compensation

The insurance covers trauma counselling of up to DKK 1,500 per treatment session and a maximum of DKK 15,000 per person per incident.

The insurance covers reasonable and necessary expenses for

- emergency trauma counselling
- psychological treatment prescribed by a physician that you start within 30 days of the incident. Treatment should be completed within three months of the first treatment session.

Contact Tryg Alarm if urgent trauma counselling is needed.

17. Cancellation

The insurance covers

The insurance provides cover from the date on which you pay a deposit on your trip and until you leave your country of residence* to begin your trip.

Cover ends when you leave your home or your place of work to start the trip.

The insurance also covers travel or deposits paid up to 14 days before the insurance takes effect.

The insurance covers travel cancelled due to acute illness, injury or death affecting

- you
- your spouse/cohabiting partner
- children, grandchildren and children-in-law
- parents, parents' long-term cohabiting partner, in-laws and grandparents
- siblings, brothers-in-law, sisters-in-law and their children

Purpose of the trip

The insurance also provides cover if acute illness or injury prevents you from participating in the activity that is the main purpose* of your trip.

In other situations

The insurance provides cover if

- your employer revokes your planned holiday to replace a colleague who has died, but only if it happens less than 30 days before the start of your trip.

- there is a fire* or burglary* in your private home or a business you own immediately prior to your departure. The incident must be documented with a police report.
- an employee commits fraudulent acts in a business you own prior to your departure. The incident must be documented with a police report.
- you become unemployed after being employed full-time for the last six months and your scheduled departure date is within 30 days of your termination.
- there is a strike in breach of a collective agreement in a business you own immediately prior to your departure.
- your presence as a witness or juror in court is necessary and postponement is sought and denied by the court.
- you were supposed to travel with your spouse/cohabiting partner for a minimum of two years, and you divorce or split up.
- you do not pass an exam and the re-exam is during the travel period*.
- a booked cruise is cancelled by the organiser and you do not have the option to cancel or change booked flights.

War, terrorism and disasters

The insurance also provides cover if you are unable to travel due to imminent danger of one of the following events affecting your destination:

- War or warlike situations
- Terrorism
- Natural disasters
- Epidemics

The Ministry of Foreign Affairs of Denmark, a Danish embassy or similar institution has identified and documented the event.

You may cancel your trip

- if the Ministry of Foreign Affairs of Denmark advises against all unnecessary travel or has already recommended evacuation
- if we assess that staying at the destination would expose you to a much higher risk or a much lower level of safety

The insurance does not cover

- losses resulting from the tour operator filing for bankruptcy or defaulting on its financial obligations as a carrier and travel provider
- if a pre-existing condition or injury was not stable in the last two months before the trip was booked or the deposit paid, unless you have obtained prior approval
- costs reimbursed elsewhere, for example by the tour operator, hotel or airline

Compensation

If you have to cancel your trip or cancel activities and events for one of the above reasons, the insurance covers up to DKK 35,000 per person and a maximum of DKK 140,000 per trip.

Ticket and event costs

The insurance also covers any expenses you may have incurred for excursions and events, for example concert tickets or a planned activity such as rental of ski equipment and instruction.

Documentation

When you report a claim, you must send us

- original travel documents and receipts
- confirmation of cancellation of the trip
- information about the amount refunded for the trip by the tour operator

In addition, you must, where applicable, send us

- a medical report, death certificate or police report
- documentation for the purpose of the trip if you are cancelling a trip with a specific purpose
- a copy of the decree of divorce/separation If you cease to live with a cohabitant, you must send a transcript from the Danish Central Office of Civil Registration.
- documentation for termination of employment and for any new employment contract
- documentation in the form of unused event tickets and the like

18. Missed connection

The insurance covers

The insurance provides cover if, through no fault of your own, you are late for

- public transport or
- transport arranged by a tour operator, and you were not able to foresee the delay.

The trip must be booked at least 24 hours before you leave either your home or the place you are staying at during your travels.

If you use your own means of transport to reach the point of departure, the delay must be due to an accident that requires assistance from emergency services.

The insurance also provides cover if you are late for a booked connecting flight through no fault of your own and there is no available alternative flight.

When switching between means of transport such as changing aircraft, cover is conditional on you always observing the official transfer and check-in times.

Compensation

The insurance covers reasonable and necessary expenses of up to DKK 50,000 per trip for hotel accommodation, meals and transport, if possible in the same travel class as on the originally planned trip.

You must be able to document your itinerary and the reason for the delay in the form of a report from the carrier.

The insurance does not cover

The insurance does not cover your expenses

- if you arrive so late that you do not get through the security check at the airport, port, station or similar in time and this is your own fault
- if you are delayed after arriving at the airport
- if you do not comply with changed departure times announced by the carrier in writing prior to departure
- if they are reimbursed by the tour operator, hotel, airline or other organisers

19. Flight delay

The insurance covers

The insurance provides cover if

- a booked flight is delayed for more than three hours
- a booked flight is cancelled
- you are unable to travel on a booked flight due to over-booking

The insurance does not cover

The insurance does not provide cover if

- the flight is delayed due to strike, industrial action or natural disaster that was happening or was announced 24 hours before the scheduled departure time
- the aircraft was withdrawn from service on the recommendation of public authorities

In addition, the insurance does not cover more than one flight delay. Several flight delays originating from the same flight delay are regarded as one and the same delay.

Compensation

The insurance covers reasonable and necessary additional expenses for meals and any overnight accommodation of up to DKK 10,000 per person per trip.

The expenses must have been paid where the delay took place.

20. Delayed luggage

The insurance covers

The insurance provides cover if checked luggage is delayed for more than three hours from your arrival at your final destination in relation to your own time of arrival based on your itinerary.

Urgent need

The purpose of the cover is not to replace all your luggage, but to alleviate an urgent need by allowing you to purchase clean clothing, toiletries and, if necessary, to rent equipment so that the purpose of the trip can be accomplished without major difficulty.

The purchased items are intended for use for a limited period of time only until the delayed luggage arrives.

When you receive your luggage, your rights are the same as they would have been had the situation not arisen.

The insurance does not cover

No compensation is paid for the purchase of

- sports equipment of any kind; however, the insurance covers sportswear and rental of similar equipment during the period when your own equipment is delayed
- IT equipment and digital equipment of any kind
- props, instruments and tools for commercial use

Flight delay without overnight stay

The insurance covers reasonable and necessary expenses for meals, newspapers and magazines.

Flight delay with overnight stay

The insurance covers reasonable and necessary expenses for meals, hotel accommodation and local transport. In addition, emergency purchases of clothes and toiletries are covered up to a total of DKK 1,500.

Cancelled flight

The insurance covers reasonable and necessary additional expenses for local transport.

If you travel in your own car, the Danish state's lowest mileage rates for business travel over 20,000 km per year apply.

Documentation

After your return home, you must send us the original invoices for your additional expenses, your original plane ticket or proof of travel as well as original documents from the airline stating the reason for the delay.

In addition, the insurance does not cover

- flights other than those registered in the international booking system for registered scheduled flights
- seizure of luggage by customs authorities and/or other authorities
- in the event of delays due to strike or industrial action that was happening or was announced 24 hours before the scheduled departure time
- purchases made after the luggage has been retrieved
- luggage delayed during the return journey on arrival at the country of residence*

Compensation

The insurance covers reasonable and necessary expenses for clothing and toiletries up to DKK 10,000 per person and a maximum of DKK 20,000 per trip.

The insurance also covers the rental of delayed equipment such as skis, golf equipment or strollers.

Documentation

After your return home, you must send us

- the original plane ticket
- the airline's PIR* on the delay
- documentation for the time when you received your luggage
- original receipts for your expenses.

21. Luggage cover

The insurance covers

The insurance covers financial losses for items you bring in your luggage, receive or buy at your destination.

The insurance covers

- fire*
- burglary*, simple theft*, open theft* and robbery*
- loss of and damage to checked luggage

If you have contents insurance that covers the claim, the insurance covers any excess*; however, a maximum of DKK 2,000 per incident.

If the items are the property of your employer, the insurance also provides cover if your employer does not receive compensation under other insurance or agreement.

The insurance does not cover

- motor vehicles, caravans, boats, surfboards, bicycles and other means of transport and their accessories
- forgotten, lost and misplaced items and items left unattended
- damage caused by inadequate packaging and normal wear and tear of suitcases and other luggage
- damage to or damage caused by food, bottles, glass and similar items carried in the luggage
- damage to photo equipment, computers and other digital equipment that is checked in as luggage and is damaged during transport

Compensation

The insurance covers up to DKK 45,000 per person and a maximum of DKK 135,000 per incident.

The insurance covers the following items only if they are lost as a result of fire*, burglary* or robbery*:

- Cash, other financial instruments and the like
- Gold, silver, jewellery, pearls and precious stones
- Digital equipment and accessories such as laptops, mobile phones, cameras, etc.

Cash is covered up to a maximum of DKK 10,000 per incident and antiques up to a maximum of DKK 25,000 per collection.

It is a condition for compensation that there are signs of a visible break-in in the case of simple theft* from a locked motor vehicle and that the items were placed in a closed glove compartment or other closed space such as the boot which is locked and separated from the cabin or under a luggage cover/hat rack.

If items are stolen from a locked motor vehicle, the insurance covers a maximum of DKK 30,000 per incident.

Calculating compensation

The compensation must, as far as possible, place you in the same financial situation as you were in immediately prior to the loss.

We may compensate you for your loss in one of the following ways:

- Repair
- Replacement
- Cash compensation

Repair

We pay the cost of repairing the damaged item to essentially the same condition* it was in prior to the damage.

Repair costs may not exceed the value of the damaged item calculated in accordance with the rules on cash compensation or replacement.

Replacement

We provide or replace items with items that have a value, quality, performance, use and appearance essentially corresponding to that of the damaged item. The make or brand of the item does not have to be the same.

We replace new items if the damaged or stolen item was

- purchased as new
- less than two years old at the time of the damage, and
- otherwise undamaged

If all the conditions for replacement with new items are not met, we may provide used items.

If you do not want to have your item replaced, we pay compensation corresponding to the price at which we are able to purchase the item.

Cash compensation

Cash compensation is calculated using one of the following methods:

- Replacement value compensation (new items)
- Current value compensation (used items)

Replacement value compensation (new items)

We pay cash compensation corresponding to the price charged by the supplier designated by us if the damaged or stolen item was

- purchased as new
- less than two years old at the time of the damage, and
- otherwise undamaged

Current value compensation (used items)

If all the conditions for replacement value compensation are not met, compensation is calculated using the current value.

Current value compensation is calculated as the market price of a similar new item* less depreciation due to age, use, changes in fashion, reduced usability or other circumstances. In this situation, the utility value of the item will not be taken into account.

Documentation

You must be able to prove and document your claim for compensation and provide us with all information which may be relevant to the assessment of your claim.

22. Personal liability

The insurance covers

The insurance provides cover if you, as a private individual, cause personal injury or property damage and thus incur liability for compensation under the laws of the country where the damage or injury occurs.

The insurance does not cover

- The insurance does not cover liability for damage or injury
- occurring while performing paid or unpaid work
 - caused when operating a motor vehicle, caravan or trailer, naval vessel or aircraft
 - to items that you own, have borrowed, are storing, using, transporting, processing, are in possession of or have in your custody for any other reason
 - caused by dogs

Theft, vandalism, robbery* and assault must immediately be reported to the police in the country where the incident occurred. You must obtain written confirmation of the police report.

If your luggage is damaged or stolen, you must report the theft or damage to the airline or the airport as soon as possible. You can see the rules on checked luggage on the airline's website. Please note that airlines have varying rules for valuables, digital equipment, food, etc. stored in checked luggage.

Compensation

The insurance covers personal injury or property damage up to DKK 10 million.

In addition, we cover damage to hotel accommodation or rented holiday accommodation, including its contents, up to DKK 100,000 per trip.

The insurance has an excess* of DKK 1,000 per claim.

23. Legal expenses insurance

The insurance covers

The insurance covers your legal defence costs if, as a private individual, you inadvertently cause injury to a third party in tort or involuntarily violate local laws or public regulations, thereby incurring civil liability for damages.

Compensation

If someone files a civil lawsuit against you as a result of an injury, we cover legal defence costs of up to DKK 250,000 per person (legal expenses) and up to DKK 500,000 (bail).

In addition, we undertake to deposit the above sums on your behalf as collateral for

- payment of procedural costs, but not as collateral for fines or personal liabilities
- your release if you are detained in connection with a road accident

Such an outlay should be regarded as a loan to be repaid immediately after the charges against you have been dropped or within 15 days of the court's decision. However, it must be repaid within three months after Tryg has paid the amount.

If you are imprisoned or threatened with imprisonment as a result of a road accident while travelling outside your country of residence*, we pay any bail up to a maximum of DKK 300,000 per person.

We debit the amount to your Mastercard* following approval from Danske Bank A/S.

24. Replacement car or motorcycle before departure

The insurance covers

The insurance covers the cost of a replacement car or motorcycle if you are unable to complete a planned car or motorcycle holiday because your car* or motorcycle is damaged in your country of residence* prior to the start of the trip. It is a condition for compensation that you complete your planned car or motorcycle holiday.

The damage must be covered by the comprehensive motor insurance taken out for your car or motorcycle.

The insurance does not cover

The insurance does not cover expenses for

- renting a caravan or trailer, mobile home or similar
- fuel, oil, windshield washer fluid and the like
- pickup or delivery of a replacement car or motorcycle at the address of the rental company.

Compensation

The insurance covers up to DKK 25,000 of the cost of renting a car or motorcycle, from two days before your scheduled

departure from your country of residence* to the day after your scheduled return.

If possible, the rented car or motorcycle must be of the same type as your own car or motorcycle.

The replacement car or motorcycle must be rented with unlimited mileage through a nationwide rental company as instructed by us. The rental is subject to the terms and conditions of the rental company, including liability and comprehensive motor insurance.

Documentation

Any claim must be reported to Tryg as soon as possible. Among other things, you may be asked to send us the following:

- Documentation for the damage to your car or motorcycle
- Documentation for your planned trip abroad such as receipts for a pre-booked holiday or the like
- Original receipts for your expenses

25. Transport home of a car or motorcycle

The insurance covers

The insurance covers transport home of your car* or motorcycle if the trip is interrupted for you and all passengers in the car with a driving licence following an eligible claim.

The insurance does not cover

The insurance does not provide cover if transport home of the vehicle is covered under other insurance such as SOS International's Red Card.

Compensation

The insurance covers reasonable and necessary expenses for transport home of your car* or motorcycle.

Documentation

Any claim must be reported to Tryg as soon as possible.

Among other things, you may be asked to send us the following documentation:

- Original receipts for your expenses
- Proof of travel or other documentation for the price, destination, duration and purpose of the trip
- Medical report or copy from the treating physician or hospital in Denmark or a copy of the death certificate
- If the claim is the result of bankruptcy, fire*, burglary* or the like, you must send a copy of the bankruptcy petition, police report or claim report

26. Vehicle hire excess cover

The insurance covers

If you have rented a car, motorcycle, mobile home, moped, ATV or the like during the travel period* and it is damaged, the insurance covers any excess* you may be required to pay by the rental company's insurer.

It is a condition for compensation that

- the rental is paid with your Mastercard* issued by Danske Bank
- the vehicle is covered by liability and comprehensive motor insurance taken out with an insurer
- you are listed as the lessee of the vehicle on the rental contract
- you or one of the persons co-insured with you was driving the vehicle when the accident happened
- the driver of the car has a valid driver's licence.

Compensation

The insurance covers up to DKK 30,000 per incident.

Documentation

When you report a claim, you must send us documentation for your expenses as well as the rental contract and claim report.

27. Holiday accommodation

The insurance covers

The insurance provides cover if you cannot use booked and paid holiday accommodation due to

- water damage
- fire damage
- flooding, earthquake and similar natural disasters

The insurance does not cover

The insurance does not provide cover if you own the holiday accommodation in whole or in part or your expenses are reimbursed by other insurers.

Compensation

The insurance covers the cost of other holiday accommodation and meals of up to DKK 30,000 per incident.

Documentation

When you report a claim, you must send documentation for your claim, additional expenses and any reimbursement to Tryg.

Purchase insurance

1. Who is covered by the insurance

You are covered by the purchase insurance if you have a valid* World Elite Mastercard® with Private Banking issued by Danske Bank.

Holders of a World Elite Mastercard* with Private Banking Family card are covered by the purchase insurance on the same terms as the holder of the corresponding main card.

The insured will be referred to as 'you' in these terms and conditions.

2. The insurance covers

The insurance covers

- theft of an item through burglary*, open theft* or robbery*
- simple theft* from a locked vehicle
- physical damage resulting in the item not working as intended

It is a condition for compensation that there are signs of a visible break-in in the case of simple theft* from a locked vehicle and that the item was placed in a closed glove compartment or other closed space such as the boot which is locked and separated from the cabin or under a luggage cover/hat rack.

The insurance covers items when the purchase (one transaction) exceeds DKK 300 per item in total inclusive of VAT but exclusive of delivery costs.

You must have purchased and paid for the item with your Mastercard* within the last 90 days.

If the loss of or damage to the item is covered by other insurance, we cover only the excess*, if any, on the other insurance.

The amount cannot exceed the value of the item.

3. Compensation

The insurance covers up to DKK 10,000 per item and a maximum of DKK 100,000 per year.

No matter how many claims you file, the insurance does not cover claims worth more than DKK 100,000 within a single insurance year.

We reserve the right to repair a damaged item. If the item cannot be repaired or the repair costs exceed the purchase price, we replace the item or reimburse the purchase price.

Replacement

We provide or replace items with items that have a value, quality, performance, use and appearance essentially corresponding to that of the damaged items. It does not have to be the same make or brand.

We replace new items if the damaged or stolen item was purchased as new and in undamaged condition.

If you do not want the item to be replaced, you can receive compensation equal to the price we would have to pay for the item from a selected supplier.

Cash compensation

Items purchased as new and in undamaged condition are replaced at the price we have to pay for similar items from a selected supplier.

If the item does not meet these conditions, we calculate your compensation at the current value, that is, at the market price for a similar new item*. However, a deduction will be made for the decrease in value due to age, use, changes in fashion, reduced usability or other factors.

In such cases, we do not take the utility value of the item into account.

Repair

We pay the cost of repairing the damaged item to essentially the condition* it was in before the damage occurred. Repair costs may not exceed the value of the damaged item calculated in accordance with the rules on cash compensation or replacement.

4. The insurance does not cover

The insurance does not cover loss or damage caused by

- normal wear and tear
- the inexplicable disappearance of the item This also applies if you forget, misplace or lose the item and cannot find it again.
- a defect or deficiency in the item
- force majeure, including war, civil war, lockout, strike and sabotage
- nuclear damage of any kind
- you committing or engaging in intentional* or fraudulent acts
- your failure to comply with instructions or recommendations from the manufacturer or distributor regarding the use or handling of the item
- cleaning, dyeing or similar of clothing and materials
- cosmetic damage such as scratches, stains or bleaching that does not affect the usability of the item
- simple theft*

In addition, the insurance does not cover the following items:

- Banknotes, coins, cheques of any kind and money substitutes*
- Animals and plants
- Motor vehicles, boats and the like
- Food, beverages, tobacco products, medication and health food products
- Mobile phones, tablets and wearables*
- Items used or intended for professional and commercial purposes
- Jewels, jewellery and watches
- Intangible services
- Tickets, for example for trains, buses, flights, concerts and theatre performances

5. If you need to use your insurance

If an item of yours is damaged, you must report the damage to Tryg as soon as possible on tel. +45 45 12 91 00.

You must be able to submit the damaged item to Tryg, except in the case of robbery*.

If an item is damaged while it is in the custody of a carrier, the damage must also be reported to the carrier.

If a third party is responsible for the damage, you must immediately take the necessary steps to safeguard any claim against the third party. If Tryg covers the damage, we are subrogated to your rights against the third party.

You must send us the following documentation in case of loss or damage to the item:

- Sales receipts/proof of purchase
- Receipt for the transaction on your Mastercard*
- Copy of the claim report to any carrier
- Copy of any claim report to and statement of compensation from your provider of contents or family insurance
- Copy of the police report in case of simple theft* or robbery*
- If you have been the victim of an assault, you must send us a copy of the medical report or a written, dated and signed witness statement describing the circumstances of the assault. You must also send us any other evidence of the assault you have.

Tryg is obliged to pay compensation amounts only when you have submitted the required documentation and we have completed the necessary investigations. We decide what investigations are necessary.

Mobile and wearables insurance

1. Who is covered by the insurance

You are covered by the mobile and wearables insurance if you have a valid* World Elite Mastercard® with Private Banking issued by Danske Bank.

Holders of a World Elite Mastercard* with Private Banking Family card are covered by the mobile and wearables insurance on the same terms as the holder of the corresponding main card.

The insured will be referred to as 'you' in these terms and conditions.

2. The insurance covers

The insurance covers robbery* of and sudden damage* to mobile phones and wearables* purchased as new with your Mastercard*. If the purchase is paid in instalments debited to the card, the insurance also provides cover, but only once the mobile phone has been paid for in full.

Such mobile phones and wearables* are referred to as devices in these terms and conditions.

The insurance also covers devices purchased abroad if the brand and model are sold in Denmark.

3. Compensation

The insurance covers up to DKK 5,000 per item and a maximum of DKK 20,000 per year, regardless of how many claims you report.

The insurance provides cover for 12 months from the date on which you purchased the device.

The insurance has no excess*.

If the value of the device exceeds the maximum compensation of DKK 5,000, we pay DKK 5,000.

In case of sudden damage*, we may choose to repair a damaged device. If it cannot be repaired or the repair costs exceed the purchase price, we replace the device.

This also applies to robbery* in connection with assault or threats of violence.

Repair

We pay the cost of repairing your damaged device to essentially the condition* it was in before the damage occurred. Repair costs may not exceed the value of the damaged item calculated in accordance with the rules on cash compensation or replacement.

Replacement

We provide or replace a device with a device that has a value, quality, performance, use and appearance essentially corresponding to that of the damaged device. It does not have to be the same make or brand.

If you do not want the device to be replaced, you can receive compensation equal to the price we would have to pay to purchase the device from a selected supplier.

We replace the device with a similar device or a device with the same technical specifications if

- it is not possible to repair the device
- the cost of the repair exceeds the value of the device at the time it was damaged
- the cost of the repair exceeds the maximum amount of DKK 5,000

When we determine the value of the device, we use the following percentages of the replacement value* to calculate the decrease in value:

- 0-1 months = 100%
- 1-3 months = 75%
- 3-6 months = 65%
- 6-12 months = 50%
- Older than 12 months = no cover

4. The insurance does not cover

- heat, moisture and water damage
- simple theft*
- accidental accidents*, where you are unable to produce the device or the serial number (identification number) is illegible
- damage caused by normal wear or use of the device, for example erosion, humidity or heat
- technical defects inside the device
- damage caused by incorrect operation of the device and failure to follow the seller's or manufacturer's instructions
- cosmetic damage such as scratches, stains or bleaching that does not affect the usability of the device
- intentional* damage caused by you or a member of your family
- if you have forgotten, lost or misplaced the device
- manufacturing defects, that is, a defect or deficiency for which the seller is responsible under the general rules of law on the sale of goods
- battery damage and failure
- accessories for the device, such as headset, cover, charger and the like
- damage caused by repairs or maintenance
- costs relating to maintenance, installation of applications, games and ringtones or other device enhancements

In addition, the insurance does not cover devices used or intended for professional or commercial purposes.

5. If you have a claim

Any claim must be reported to Tryg as soon as possible on +45 45 12 91 00.

You must be able to submit the damaged item to Tryg, except in the case of robbery*.

General conditions

Who is the insurance provider

The insurer is
Tryg Forsikring A/S
Klausdalsbrovej 601
DK-2750 Ballerup
CVR no. 24260666
- in these terms and conditions referred to as 'Tryg'

The policyholder is
Danske Bank A/S
Bernstorffsgade 40
DK-1577 København V
CVR no. 61126228
- in these terms and conditions referred to as Danske Bank

The travel insurance is offered in cooperation with:
Falck Global Assistance, which manages Tryg Alarm.

Contact

If you have questions about the insurance terms and conditions or you want to extend the insurance period or increase the sum of the cancellation insurance for an individual trip, please contact Tryg by phone on +45 45 12 91 00. We are available all business days from 8am to 4pm.

Double insurance

If you have two or more Mastercards* issued by Danske Bank, Tryg is never obliged to pay compensation more than once for the same incident.

If you have another insurance policy that provides the same type of cover as this insurance, resulting in double insurance, Tryg covers your claim only if you do not receive compensation from another insurer.

Recourse

If you receive compensation for a claim, Tryg is subrogated to your rights.

Complaints

If you do not agree with our decision regarding compensation or cover, please contact the department that dealt with your case.

If you still disagree, you may contact our 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)
Anker Heegaards Gade 2
DK-1572 Copenhagen V
Tel.: +45 33 15 89 00, 10am-1pm

A fee will be charged for filing a complaint with the Insurance Complaints Board. The complaint must be filed by filling in a digital complaints form on the Insurance Complaints Board's website www.ankeforsikring.dk.

How we process your personal data

At www.tryg.dk/personoplysninger, you can read more (in Danish) about how we process your personal data.

Here you can find information about

- the purpose for which we process data about you
- where the data is registered
- to whom the data may be disclosed

You are always welcome to contact us if you want to know more.

Validity

These terms and conditions apply from 15 November 2020.

Glossary

Acute illness

Sudden illness that occurs during the trip and did not produce symptoms prior to departure.

Car

Private passenger cars with a total weight below 3,500 kg.

Country of residence

Country of residence is the country where you have your permanent address and are entitled to public healthcare services.

Fire

An uncontrollable fire with flames spreading unaided – as opposed to singeing or sooting.

Destination

The final destination for the trip.

EU/EEA countries

The EU/EEA is the territory covered by the blue European health insurance card (Austria, Belgium, Bulgaria, Croatia, Cyprus (the Greek part), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the Netherlands and the United Kingdom). If this territory changes, the territory covered by this insurance will change accordingly.

Intentionally

An act or injury/damage is intentional if you or someone else is doing it on purpose.

Grossly negligent

If you are injured or cause injury or damage in a situation where there was obvious danger of the injury happening and you should have paid more attention, should have been more careful or should have known better.

Valid Mastercard

See Mastercard.

Main purpose

The main purpose of a trip is the activity you will primarily be engaging in on your trip. This could be skiing on a skiing holiday or attending a concert on an opera trip.

Accident

An incident for which no one can reasonably be held responsible.

Burglary

Burglary is theft from a securely closed and locked house or room to which the burglar gains entry by for example forcing open doors or windows to commit theft.

Mastercard

A Mastercard is valid when the card is active at the time of the insured event. If the card has been cancelled by you or Danske Bank or the card agreement has terminated for other reasons, the card is no longer valid.

You can read more about your Mastercard and its validity in the card conditions from Danske Bank.

If the card is blocked due to your own misuse or breach of the card agreement with Danske Bank, we consider the card to be invalid from the date on which Danske Bank blocks the card and notifies you of the blocking. If the card is blocked due to theft* or loss or third-party misuse, we consider the card to be valid and you are covered by the insurance as per the insurance terms and conditions.

Replacement value

The replacement value is the current price of an item similar to the damaged item at the time the damage occurs.

Money substitutes

May be premium bonds, vouchers, gift vouchers, tickets, travel cards and prepaid phone cards.

PIR

If your luggage is lost, delayed or destroyed during a flight, you must contact the airline at the airport or the luggage handling agent at the airport and complete a property irregularity report (PIR).

Sudden damage

Sudden damage is damage where both the cause and the effect of the damage are instantaneous. Cause and effect must therefore occur simultaneously and not over a period of time such as if a radiator is leaking and causes water damage.

Professional sports

Professional sports is defined as sports in which the athlete receives payment other than the pure reimbursement of expenses which must therefore be declared as income.

Open theft

Open theft is theft that takes place openly and which you discover the moment the crime is committed.

Travel period

The travel period is the number of days that the planned trip should have lasted according to submitted documentation.

Robbery

Robbery is defined as theft* where you are robbed of property by force or the threat of force.

Excess

Excess is the part of a claim that is not covered by the insurance and which you therefore must pay yourself.

Simple theft

Theft from unlocked buildings or premises, or when a thief steals items outside a building without anyone noticing. Simple theft also includes theft from locked cars, aircraft, yachts and occupied caravans and tents.

Similar new item

Similar item is an item that has a value, quality, performance, use and appearance essentially similar to that of the item to be replaced. The make or brand of the item does not have to be the same.

Wearables

Wearables are digital devices that can be worn on the body and give the wearer access to smart features. Smartwatches and smartglasses are examples of wearables.

Essentially the same condition

Essentially the same condition means that the item will not necessarily be the same as before the damage, but that its performance, use and appearance are essentially the same as before the damage. We may for example choose to use unoriginal parts.