

## Important contact details

**Customer services:** (for queries about **your** travel insurance):

Phone: **+45 70 77 80 80**  
Email: **info@coverwise.dk**

**24-hour emergency medical assistance:** (for medical emergencies):

Phone: **+45 70 25 04 05**  
Email: **fga@dk.falck.com**

**Claims:**

Phone: **+45 70 22 04 70**  
Email: **claims.fga@dk.falck.com**

Allianz Global Assistance travel insurance is underwritten by  
AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe  
offices at Poeldijkstraat 4, 1059 VM Amsterdam, The Netherlands.  
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in France and is regulated by the Danish Financial Supervisory Authority (Finanstilsynet) for the  
conduct of business in Denmark.



# Allianz Global Assistance Travel insurance

## Important

**This policy is available to Danish residents only.**

**Age limits apply: Bronze, Silver and Gold is available up to 70 years old, Backpacker is available between 17 and 35 years of age.**

**Not all existing medical conditions are covered. Please see page 4.**

**Please make sure you read this policy and take it with you when you travel.**

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## Important information about your travel insurance policy

Thank **you** for buying an Allianz Global Assistance travel insurance through Coverwise.

Certain words have a special meaning and are highlighted in **bold** print throughout the policy. The full meanings of these words are explained in the 'Glossary' at the end of this policy or within the sections where they appear.

### Your cover

**Your** policy schedule shows the level of cover **you** have chosen, the **area of cover**, the people who are covered and any special terms or conditions that may apply. Please check it carefully.

In return for **you** paying **us** the insurance premium, **we** will pay up to the maximum amount shown in the 'Summary of cover', for any claim covered under this policy during the **period of insurance**.

### Note

**Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need.

### Your duty

**You** must take all reasonable steps to protect **yourself** and **your** property and act as if **you** are not insured. **You** must take all reasonable steps to minimise any potential claim.

If there is anything **you** do not understand, or if **you** want any help, please call Coverwise customer service on **+45 70 77 80 80** or email **info@coverwise.dk** as soon as possible.

### Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each claim incident. The amount **you** have to pay is the **excess**. The **excess** amount is shown in the summary of coverage.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify customer services within 14 days of paying your premium and receiving **your** policy schedule.

**Your** premium will be refunded unless **you** have travelled, made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period and no policy upgrades can be done.

### Extending your policy

If **you** request to extend **your** single trip or backpacker insurance policy that is already in effect, **we** will issue a new insurance policy upon receipt of the appropriate premium. This must be completed prior to the expiry of **your** existing policy. The new policy will not cover any incident that occurs prior to its purchase.

### Automatic renewals on Annual Multitrip policies

By purchasing an annual multitrip policy **you** have provided **us** with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

### Governing Law

Unless otherwise agreed, Danish Law will apply. In the event of a dispute concerning this policy, the Danish courts shall have jurisdiction.

## Summary of cover

The following table shows the maximum amount **we** will pay for each section of cover. **You** should read the rest of this policy booklet for the full terms and conditions and exclusions. Unless specifically mentioned, these limits and **excesses** are applicable per **person insured**.

Some of the sections of cover have sub-limits. For example, the personal belongings section has an overall limit and then sub-limits for single items, valuables and perfumes.

Section of cover - Single Trip and Annual Multi-trip cover		Maximum amount we will pay			
Level of Cover		Bronze	Silver	Gold	Backpacker
Excess - only applicable to sections with an asterisk (*)		DKK 900	DKK 675	No excess	DKK 700
1*	<b>Emergency medical and associated expenses</b> Treatment Extra travel and accommodation Repatriation Search and rescue Emergency dental treatment Funeral expenses Excursions Hospital benefit	Unlimited Unlimited	Unlimited Unlimited	Unlimited Unlimited	Unlimited Unlimited
		Unlimited	Unlimited	Unlimited	Unlimited
		DKK 70 000	DKK 100 000	DKK 100 000	DKK 100 000
		DKK 3 150	DKK 3 150	DKK 3 150	DKK 2 600
		DKK 13 500	DKK 13 500	DKK 13 500	DKK 11 000
		DKK 1 350	DKK 1 350	DKK 1 350	DKK 1 100
		DKK 1 800 (DKK 90 a day)	DKK 4 500 (DKK 180 a day)	DKK 9 000 (DKK 360 a day)	DKK 3 750 (DKK 150 a day)
2*	<b>Personal belongings</b> Single item pair or set Valuables Tobacco, alcohol, fragrances and perfumes	No cover	DKK 7 500 DKK 2 500 DKK 3 600 DKK 450	DKK 13 500 DKK 2 700 DKK 4 500 DKK 450	DKK 10 000 DKK 2 500 DKK 3 000 DKK 375
3*	<b>Personal money</b> Cash	No cover	DKK 3 000 DKK 2 000	DKK 3 600 DKK 2 400	DKK 3 000 DKK 2 000
4	<b>Loss of passport</b>	No cover	DKK 1 350	DKK 2 500	DKK 1 100
5	<b>Delayed luggage</b> (outward journey)	DKK 450	DKK 1 350	DKK 2 000	DKK 1 100
6	<b>Missed departure</b> Trip continuation	DKK 2 250	DKK 4 500	DKK 6 750	DKK 4 000
7*	<b>Delayed departure</b> Delay (excess is not applicable); or  Abandoning <b>your</b> trip*	DKK 900 (DKK 90 for each full 12 hours delay)	DKK 2 250 (DKK 180 for the first 12 hours and DKK 90 for each extra 12 hours delay)	DKK 3 375 (DKK 270 for the first 12 hours and DKK 135 for each extra 12 hours delay)	DKK 1 875 (DKK 150 for the first 12 hours and DKK 75 for each extra 12 hours delay)
		DKK 4 500 after 24 hours delay	DKK 22 500 after 24 hours delay	DKK 70 000 after 24 hours delay	DKK 20 000 after 24 hours delay
8	<b>Personal accident</b> Death  Permanent loss of sight or limb  Permanent disablement	DKK 45 000 (DKK 9 000 if aged 15 and under)	DKK 125 000 (DKK 25 000 if aged 15 and under)	DKK 250 000 (DKK 50 000 if aged 15 and under)	DKK 100 000 (DKK 20 000 if aged 15 and under)
		DKK 100 000	DKK 125 000	DKK 250 000	DKK 100 000
		DKK 100 000 (no cover if aged 15 and under or 65 and over)	DKK 125 000 (no cover if aged 15 and under or 65 and over)	DKK 250 000 (no cover if aged 15 and under or 65 and over)	DKK 100 000 (no cover if aged 15 and under or 65 and over)

Sections of cover - Single Trip and Annual Multi-trip cover		Maximum amount we will pay			
Level of Cover		Bronze	Silver	Gold	Backpacker
Excess*		DKK 900	DKK 675	No excess	DKK 700
9*	<b>Personal liability</b>	DKK 1 000 000	DKK 2 000 000	DKK 3 500 000	DKK 2 000 000
10	<b>Legal expenses</b>	No cover	DKK 50 000	DKK 74 000	DKK 50 000

Optional Sections of cover - Single Trip and Annual Multi-trip cover		Maximum amount we will pay			
Level of Cover		Bronze	Silver	Gold	Backpacker
Excess*		DKK 900	DKK 675	No excess	DKK 700
11*	<b>Business cover</b> Replacement business colleague Business equipment Business samples	No cover	DKK 6 750 DKK 2 700 DKK 1 350	DKK 9 000 DKK 4 500 DKK 3 150	No cover
12	<b>Rental Vehicle excess/ deposit cover</b> Excess on <b>your</b> Damage waiver policy or loss of deposit	DKK 22 000 per vehicle	DKK 22 000 per vehicle	DKK 22 000 per vehicle	DKK 22 000 per vehicle

Optional Sections of cover - Single Trip cover only		Maximum amount we will pay			
Level of Cover		Bronze	Silver	Gold	Backpacker
Excess*		DKK 900	DKK 675	No excess	DKK 700
13*	<b>Cancellation</b> Please note, this does not include curtailment cover (cutting <b>your</b> journey short).	DKK 70 000	DKK 70 000	DKK 70 000	DKK 70 000

Maximum **trip** lengths: Each policy has a limit for how many days **you** can be away from **home** for. If **you** are away for more than the maximum number of days **we** would not insure **you** for any part of **your** trip.

	Single Trip Policies (Bronze/Silver/Gold)	Annual Multi-trip Policies			Backpacker
		Bronze	Silver	Gold	
<b>Maximum trip length</b>	See policy schedule (up to 180 days available to purchase)	31 days	45 days	60 days	See policy schedule (up to 18 months available to purchase)

## Health exclusions

These apply to 'Section 1 - Emergency medical and associated expenses', 'Section 8 - Personal accident' and, if purchased, 'Section 13 - Cancellation'.

### It is very important that you read the following:

- 1 **You** will not be covered for any claims arising from a medical condition if it was diagnosed in the 2 months prior to paying for this insurance.
- 2 **You** will not be covered for any claims arising from a medical condition that was not stable\* for 2 months prior to paying for this insurance. \*This means that **you** medical condition must not have suffered any decline, **you** must not have had any change in **your** medication, had any non-routine medical appointments and/or further investigations into **your** medical condition.
- 3 **You** will not be covered unless **you** are fit to travel at the time the insurance is purchased and **you** remain fit and able to undertake **your** planned **trip**.
- 4 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your** **trip**.
- 5 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your** **trip**.
- 6 **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting tests, investigations or consultations or the results of tests or investigations and where the underlying cause had not been established.
- 7 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment or subsequent complications.

If **we** are unable to cover a medical condition, this will mean that **you** and any other **person insured** by **us** will not be covered for any claims arising from the medical condition (or conditions).

Each person insured by **us** would still be covered for any unrelated medical condition (or conditions) that arise after **you** bought **your** policy and other sections of cover subject to the terms and conditions of this policy.

### Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your** **trip**.

## General exclusions

These exclusions apply to the whole of **your** policy.

- 1 **We** will not pay any claim directly or indirectly caused by the following:
  - a **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
  - b War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism or weapons of mass destruction (for example, nuclear, chemical or biological).
  - c **You** not enjoying **your** **trip** or not wanting to travel.
  - d **You** making a fraudulent claim. **We** may in these instances report the matter to the police.
  - e The effect of **your** alcohol, solvent or drug dependency or long term abuse.
  - f **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
  - g **You** not following any advice or recommendations made by the Danish Ministry of Foreign Affairs (Udenrigsministeriet), World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
  - h **You** taking part in a sports, leisure, study or work activity that is listed as not covered (see page 6).
  - i **You** travelling outside the **area of cover** shown on **your** policy schedule.
  - j **You** committing suicide, injuring **yourself** or needlessly putting **yourself** at risk (unless **you** were trying to save another person's life).
  - k **You** carrying out any illegal, malicious or criminal acts (including those where **you** are under the influence of alcohol), or **you** breaking the local road traffic regulations.
  - l **You** travelling on a motor cycle, unless the driver holds an appropriate and valid license and **you**, and **your** passenger if applicable, are wearing crash helmets.
  - m Travelling in an aircraft, unless **you** are a passenger in a fully-licensed, passenger-carrying aircraft.
  - n Changes in the currency exchange rate.
  - o **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
  - p Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
  - q Any epidemic or pandemic.
  - r The failure of any equipment or computer program, whether **you** own it or not, to function correctly.
  - s Any incident that occurs prior to the purchase of **your** insurance policy (for extended policies this is the purchase of the extension).
- 2 **We** will not pay claims for something that has been covered by another insurance policy. If **you** have more than one insurance that covers **you** for the same loss, **you** should only submit the claim to one company and provide details of any other insurance to that company. They will then contact anyone else who would have insured the event for a contribution towards the costs.
- 3 **We** will not pay any claim for losses that are not directly covered by the terms of this policy (for example, loss of earnings due to **you** not being able to work following an illness or injury during **your** **trip**, or replacing locks if **you** lose **your** keys).

## Sports, leisure, study and work activities

### The following sports and leisure activities are automatically covered:

Badminton, banana boating, basketball, cycling, deep sea fishing, fell walking, football, glacier walking, golf, handball, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, tennis, trekking, wakeboarding, walking, water skiing, windsurfing, zorbing.

If **you** are unsure if a sports or leisure activity will be covered under this policy, please email [info@coverwise.dk](mailto:info@coverwise.dk)

### There is no cover for:

- taking part in a sporting activity where the organiser's guidelines have not been followed;
- any sporting activity which requires affiliation to a governing body;
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- any kind of wintersports activity.

### The following study, work and volunteering activities are automatically covered:

Studying, research, service, food preparation, teaching/coaching, cleaning, entertaining, guide or tour leader, farm work or occasional light manual labour (not including the use of power tools or machinery).

### There is no cover for:

- Mining or working from oil-rigs, work involving the usage of power tools and heavy machinery, ski-instruction, construction work, working with wild animals, similar types of work.
- Claims incurred under 'Section 9 – Personal liability' while engaging in activities relating to: **Your** business, trade, profession, job or any other activity **you** do for financial benefit.

If unsure if a study, work or volunteer work activity will be covered under this policy, please contact [info@coverwise.dk](mailto:info@coverwise.dk)

## 24-hour emergency medical assistance

Phone: **+45 70 25 04 05** Or email: [fga@dk.falck.com](mailto:fga@dk.falck.com)

Quote Coverwise travel insurance and **your** policy number(s).

**You** must contact **us** immediately about any serious illness or accident where **you** have to go into hospital, return **home** early or extend **your** stay. **We** are open 24 hours a day, 365 days a year.

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under **DKK 2 500**, please pay the bills, keep the receipts and make a claim when **you** return **home**.

**Please check the 'Health exclusions' on page 4 to see if an existing condition will be covered.**

### Emergency medical assistance service

**Our** experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways:

- Contacting hospitals and the **doctors** who are treating **you**;
- Monitoring **your** treatment with **our** medical advisers;
- Contacting **your doctor** to confirm **your** medical history, where necessary;
- Making sure hospital and medical bills are guaranteed, where **you** have a valid claim;
- Making sure relatives or **travelling companions** are kept up to date;
- Arranging travel and accommodation for someone to stay with **you** (where medically necessary);
- Deciding and arranging the most suitable, practical and reasonable way to bring **you** back **home**. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organised. **We** can also arrange for **you** to be admitted into a hospital in Denmark.

### Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness.

## Reciprocal health arrangements

### European Health Insurance Card (The Blue Card)

- The Blue Card entitles **you** to medical treatment, at a reduced cost (or sometimes free), while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA is made up of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- It is important to have the Blue Card and travel insurance. The Blue Card is important as in some facilities **you** will receive quicker treatment with it, in others they will expect **you** to leave a deposit before they treat **you** if **you** do not have a Blue Card. Insurance is important as the Blue Card only entitles **you** to the same government-provided medical treatment as a resident of the country that **you** are visiting. The Blue Card will not cover any medical treatment in a private hospital or clinic, or the cost of bringing **you** back to Denmark.
- **You** can apply for a Blue Card online at [www.borger.dk](http://www.borger.dk) or by calling **70101881**.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

## Making a claim

To obtain a claim form please download from [www.coverwise.dk](http://www.coverwise.dk)

Alternatively, **you** can contact the **claims handler**:

Phone: **+45 70 22 04 70** or email: [claims.fga@dk.falck.com](mailto:claims.fga@dk.falck.com)

Write to: **Falck Global Assistance, Sydhavnsgade 18, 2450 Copenhagen SV, Denmark.**

Quote Coverwise travel insurance and **your** policy number(s).

### Claims service

Please fill in and return the claim form with all the information and documents **we** have asked for, as soon as possible. Please keep copies of all information and documentation **you** send.

### For all claims we will need the following:

- **Your trip** booking invoice (or invoices) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have paid.
- Original bills or invoices.
- Details of any other insurance **you** may have that may cover the same loss, such as home or private medical insurance policies.
- As much evidence as possible to support **your** claim.

### Note

**You** will often need to gather some information about **your** claim while **you** are away.

Under each section of cover there is a box called '**What we will need if you make a claim**'. This gives details of the extra information **we** need for each type of claim.

If **you** have extended **your** insurance during **your trip** **you** will need to provide both policy numbers **you** have been issued with when submitting **your** claim.

## Making a complaint

**We** always aim to provide **you** with first-class service. However, **we** know that things can sometimes go wrong and there may be times when **you** feel **we** have not done so. If this is the case, please tell **us**, so that **we** can do **our** best to resolve the problem.

### Please write to:

**The Managing Director, Falck Global Assistance, Sydhavnsgade 18, 2450 Copenhagen SV, Denmark.**

Or email: [claims.fga@dk.falck.com](mailto:claims.fga@dk.falck.com) with "COMPLAINT" in the subject.

To help deal with **your** complaint as quickly and efficiently as possible, please tell them **your** name, address, phone number, policy number and claim reference and enclose copies of relevant correspondence.

If **you** are not satisfied with the handling of a complaint **you** should write to **Ankenævnet for Forsikring, Anker Heegaardsgade 2, 1572 Copenhagen, Denmark.**

## Section 1 - Emergency medical and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact us immediately. Phone +45 70 25 04 05.

### ✓ [What you are covered for](#)

We will pay **you** or **your** personal representatives the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your trip**.

#### Expenses outside Denmark:

##### -Treatment

- Actual costs for medical, surgical, medication costs, hospital, nursing home or nursing services.

##### -Extra travel and accommodation

- Actual costs for extra travel and accommodation for **you** and any one other person who stays with you, or travels to **you** from **your home** country, when medically necessary.

##### -Repatriation

- Actual costs for **your** repatriation to Denmark if medically necessary or for transporting **your** body to Denmark if **you** die during **your trip**.

##### -Search and Rescue

- Actual costs for mountain search and rescue services when medically necessary.

##### -Dental

- Up to the amount shown in the summary of cover in total for emergency dental treatment to relieve sudden pain.

##### -Funeral expenses

- Up to the amount shown in the summary of cover in total for **your** funeral or cremation expenses, in the place where **you** die outside Denmark. This includes the cost of transporting **your** ashes to Denmark in the event of cremation.

##### -Excursions

- Up to the amount shown in the summary of cover in total for **your** excursions that have been paid for and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your trip**.

##### -Hospital benefit

- Up to the amount shown in the summary of cover (as a fixed daily benefit) if **you** are in hospital as an inpatient during **your trip** as well as any fees or charges paid under 'Treatment'.

#### Expenses within Denmark:

##### -Extra travel and accommodation

- Reasonable costs for extra travel and accommodation for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country when medically necessary and up to the amount shown in the summary of cover in total for transporting **your** body or ashes to **your home**, if applicable.

### X [What you are not covered for](#)

- The **excess** amount shown in **your** summary of cover on page 2 (unless **your** costs are reduced due to a reciprocal health agreement - see page 7).
- Any medical condition set out under 'Health declaration and health exclusions' (see page 4).
- Any claim where **you** do not take **your** prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by:
  - your doctor** before **you** travel;
  - the **doctor** treating **you** while **you** are away;
  - the Danish Ministry of Foreign Affairs (Udenrigsministeriet), World Health Organisation or any government or other official authority.

- Costs relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to your due date).
- The cost of:
  - services or treatment that **we** have not agreed, and, in the opinion of the **doctor** treating **you** or **our** medical advisers (or both), can wait until **you** return to **your home** country;
  - treatment which is not directly related to the illness or injury that caused the claim;
  - taxi fares and phone calls (including mobile calls);
  - meals, beverages and car hire, unless agreed by **us**;
  - having a single or private room, unless agreed by **us**;
  - travel and accommodation of a higher standard than those originally booked for **your trip**, unless agreed by **us**;
  - travel and accommodation for more than one person to stay with **you** or travel to be with **you** from **your home** country if medically necessary;
  - replacing any medication **you** were using when **you** began **your trip**;
  - services or treatments **you** receive within **your home** country after **your trip**;
  - your** burial or cremation within **your home** country; or
  - dental work not needed in an emergency, replacing or repairing false teeth or artificial teeth (such as crowns), or any work involving the use of precious metals.

Please read the general exclusions that also apply.

### i [Special conditions and notes applying to section 1](#)

- This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness.
- Your** personal representative can only claim for either 'funeral expenses' or 'repatriation' described on page 10.
- With **you** or **your** Personal Representative's written permission, **we** will contact **your doctor** to confirm **your** medical history to help **us** deal with any claim. **We** can also ask for **you** to be medically examined or for a postmortem to be carried out if **you** die.
- To help **us** to recover any payment **we** have made under this policy, **we** can ask **you** to give **us** information and fill in any forms. **We** can also take legal action in **your** name (but at **our** expense).
- If **our** medical advisers think it is medically necessary to bring **you** back home, **we** will decide on the most suitable, practical and reasonable way to do this. This will normally be by regular airline or road ambulance, but where medically necessary, an air ambulance or air taxi with trained medical escorts will be arranged. **We** can also arrange for **you** to be admitted into a hospital in **your home** country.
- The **doctor** treating **you** must provide a certificate confirming that **you** are fit to travel. Without this, airlines can refuse to carry any ill or injured person.
- If **you** refuse treatment or refuse to return to **your home** country when the **doctor** treating **you** and **our** medical advisers agree that **you** are fit to travel, **we** will not pay any further costs or expenses and all cover for this **trip** will end unless **we** agree otherwise.
- If there is a dispute between **our** medical advisers and the **doctor** treating **you**, **we** will ask for an independent medical opinion.

### 📄 [What we will need if you make a claim](#)

- Medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given, including the dates **you** were admitted to and discharged from hospital (if appropriate).
- A medical certificate if **you** cannot go on any pre-booked excursions because of illness or injury.
- Original receipts and accounts for all medical treatment and other expenses **you** have paid or have agreed to pay.
- General information set out in the 'Making a claim' section on page 8.

## Section 2 - Personal belongings

Please note this section is not available to Bronze cover holders.

### ? [Meaning of words in section 2](#)

#### Fragile items

China, glass, pottery or other fragile items that are likely to break easily.

#### Pair or set

A number of items of **personal belongings** that belong together or can be used together (for example, matching necklace and earrings, photographic equipment or a set of golf clubs).

#### Personal belongings

Luggage, clothes, **valuables**, sports equipment (not including ski or snowboard equipment) and any other items that **you** wear, use or carry that belongs to **you** or that **you** are legally responsible for. This excludes business equipment and business samples (section 11 is an optional cover for these items)

#### Unattended

**Personal belongings** that are not in **your** full view unless they are locked in the accommodation **you** are using on **your trip** or they are out of sight in the locked boot, locked roof box or in the glove compartment or covered luggage area of a locked motor vehicle.

#### Valuables

Jewellery, watches, items made of or containing precious metals, or precious or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer (including tablets and e-readers, memory sticks and cards), television, fax and phone equipment (including mobile phones), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### ✓ [What you are covered for](#)

**We** will pay up to the amount shown in the summary of cover if **your personal belongings** are lost, stolen or damaged during **your trip**. The most **we** will pay for **valuables** in total whether jointly owned or not is shown in **your** summary of cover. There is also a single item **pair or set** limit and a limit for tobacco, alcohol, fragrances and perfumes.

### X [What you are not covered for](#)

- An **excess** of the amount shown in **your** summary of cover (see page 2).
- Loss or theft of, or damage to, the following:
  - **Personal belongings** while in the possession of **your** transport or accommodation provider, unless **you** have reported it to them within seven days of discovery and they have given **you** a property irregularity report (PIR) or other similar written confirmation detailing the damage or the permanent loss;
  - Items where **you** are unable to provide receipts or other proof that **you** bought or own the items and proof of the value;
  - **Unattended personal belongings**;
  - **Valuables**, unless they are on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**;
  - **Valuables** packed in suitcases, trunks or similar containers;
  - **Valuables** left in a motor vehicle or tent;
  - Any films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, that are not pre-recorded and released for public purchase;
  - Narcotics, motorised vehicles, valuable documents or animals;
  - **Personal money** (see section 3) or passport (see section 4).

- Loss or theft of **personal belongings**, unless **you** have reported it to the police within 24 hours of discovery and been given a written police report.
- More than the value of the part of the **pair or set** that is lost, stolen or damaged.
- Claims for more than one mobile phone for each **person insured**.
- Breakage or damage to **fragile items** or to sports equipment while it is being used.
- Loss or damage due to climate, wear and tear, depreciation, moths, vermin or the process of cleaning.
- Losses that may arise as a result of use of credit/debit cards, cheques, bills of exchange and utilisation of accounts.
- Damage caused by the contents of bottles or other containers leaking or breaking.
- The cost of replacing or repairing false teeth.

Please read the general exclusions that also apply.

### i [Special conditions and notes applying to section 2](#)

- This policy covers the value of the items at the time they were lost or stolen, and not the cost of replacing them. This means **we** will take off an amount for wear and tear from the original cost. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items (or **pair or set** of items) and a **valuables** limit, and this policy may not provide enough cover for expensive items such as jewellery or computer, audio or photographic equipment. These items can usually be insured under **your** home contents policy.
- If **your personal belongings** are lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report (PIR) or other similar written confirmation from them within seven days of discovery detailing the damage or the permanent loss.  
**You** might be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- **You** should keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.

### 📄 [What we will need if you make a claim](#)

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- A property irregularity report (PIR) or other similar written confirmation from the transport or accommodation provider detailing the damage or the permanent loss.
- For lost, stolen or damaged items, original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate of the costs of repairing all damaged items.
- General information set out in the 'Making a claim' section on page 8.



## Section 3 - Personal money

Please note this section is not available to Bronze cover holders.

### ? [Meaning of words in section 3](#)

#### Personal money

**Cash**, cards, tickets or vouchers which have a monetary value (for example phone-cards, gift vouchers, admission and travel tickets). These must all be held for private and not business purposes.

#### Cash

Coins and notes that can legally be used as currency in any country.

### ✓ [What you are covered for](#)

**We** will pay up to the amount shown in the summary of cover if **your personal money** is lost, stolen or damaged during **your trip**. The most **we** will pay for **cash** in total is shown in the summary of cover.

### X [What you are not covered for](#)

- An **excess** of the amount shown in **your** summary of cover (see page 2).
- Loss or theft of **personal money** unless:
  - **you** have reported it to the police within 24 hours of discovery and been given a written police report;
  - it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**; or
  - **you** are able to provide foreign exchange receipts, withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques if a replacement service is provided.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.
- Losses that may arise as a result of use of credit/debit cards, cheques, bills of exchange and utilisation of accounts.

Please read the general exclusions that also apply.

### 📄 [What we will need if you make a claim](#)

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- Original foreign exchange receipts, **cash** withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- General information set out in the 'Making a claim' section on page 8.

## Section 4 - Loss of passport

Please note this section is not available to Bronze cover holders.

### ✓ [What you are covered for](#)

**We** will pay up to the amount shown in the summary of cover for the following if **your** passport is lost or stolen during **your trip**.

- A temporary replacement passport.
- Any extra costs for travel and accommodation to obtain the temporary replacement passport.
- The remaining value of **your** original passport.

### X [What you are not covered for](#)

- Any claim unless **you** get a letter from the local embassy or consulate where **you** reported the loss to.
- The cost of replacing any visa.

Please read the general exclusions that also apply.

### 📄 [Special conditions and notes applying to section 4](#)

The remaining value of **your** passport will be based on the current cost of a new passport and how long **your** original passport would have been valid for.

### 📄 [What we will need if you make a claim](#)

- Written confirmation from the local embassy or consulate where the loss happened, which gives details of the date the passport was lost, and when it was reported and replaced. **You** should also get a written report from the police.
- Original receipts and accounts for the temporary passport and, if appropriate, any extra costs for travel and accommodation.
- General information set out in the 'Making a claim' section on page 8.

## Section 5 - Delayed luggage

### ? [Meaning of words in section 5](#)

#### Luggage

Clothes, footwear, toiletries and any other items that **you** wear, use or carry that belong to **you** or that **you** are legally responsible for that have been checked in to the transport provider.

#### Valuables

Jewellery, watches, items made of or containing precious metals, or precious or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer (including tablets and e-readers, memory sticks and cards), television, fax and phone equipment (including mobile phones), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### ✓ [What you are covered for](#)

**We** will pay up to the amount shown in the summary of cover in total for essential replacement items if **your luggage** (this does not include **valuables**) is temporarily lost or delayed by **your** transport provider on **your** outward **trip**. **We** will pay for essential replacement items if **you** are without **your luggage** for more than 12 hours having arrived at **your** destination.

### X [What you are not covered for](#)

- Temporary loss or delay of **valuables** or sports equipment.
- Items purchased after **your** luggage is returned to **you**.
- Temporary loss or delay of **luggage** on **your** return **trip** to **your home** country.

Please read the general exclusions that also apply.

### i [Special conditions and notes applying to section 5](#)

- **You** must get a property irregularity report (PIR) or other similar written confirmation from the transport provider within seven days of discovery detailing the temporary loss.  
**You** might be able to claim directly with the transport provider, by writing to them within 21 days of the temporary loss.
- The coverage amount can only be paid once per **person insured** (even if more than one piece of **luggage** is delayed). Only the person named on the baggage tag can make a claim (even if the **luggage** contains more than one person's belongings).
- If the items are permanently lost, **we** will take off any amount that **you** are due to be paid under this section from the final claim settlement under 'Section 2 - Personal belongings'. This does not apply to bronze policy holders who do not have cover under section 2.

### 📄 [What we will need if you make a claim](#)

- A property irregularity report (PIR) or other similar written confirmation from the transport provider detailing the temporary loss and when **your luggage** were returned to **you**.
- Original receipts for any items **you** purchase whilst **you** are waiting for **your luggage** to be returned to **you**.
- General information set out in the 'Making a claim' section on page 8.

## Section 6 - Missed departure

### ? [Meaning of words in section 6](#)

#### Departure point

The airport, station or port where:

- **your** outward journey to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your trip** has more than one destination or connection; or
- **your** return journey back **home** begins (including any connecting transport **you** take later).

### ✓ [What you are covered for](#)

**We** will pay up to the amount shown in the summary of cover for the extra cost of travel and accommodation to get **you** to **your trip** destination (within **your** original **trip** dates) or back **home** if **you** miss **your** booked departure because **you** do not get to **your departure point** on time as a result of:

- public transport (including scheduled flights) not running to its timetable; or
- the vehicle **you** are travelling in having an accident or breaking down; or
- the vehicle **you** are travelling in being involved in a traffic jam.

### X [What you are not covered for](#)

- Any claim:
  - if **you** did not leave enough time to arrive at **your departure point**, taking into account prevailing or expected weather or traffic conditions;
  - if **you** have made travel arrangements independently from those included on a package holiday, and not left more than three hours between the arrival of **your** flight or other transport and the departure of any connecting flight or other transport;
  - if **you** could reasonably have made other travel arrangements to reach **your departure point** in time;
  - unless **you** get written confirmation of the reason for the delay.
- Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your trip** (whichever is later).
- Any costs which are recoverable directly from the travel or accommodation providers or the tour operator.
- Travel or accommodation of a higher standard than those originally booked for **your trip**, unless agreed by **us**.

Please read the general exclusions that also apply.

### i [Special conditions and notes applying to section 6](#)

- **You** must get written confirmation of the reason for the delay - for example, a breakdown service report if **your** vehicle breaks down, police confirmation of unexpected motorway or road closures, or a public transport provider's confirmation that the service did not run on time.
- **You** must plan to arrive at the check-in desk of **your departure point** at least three hours before the scheduled departure time or the time shown in the carriers written instructions (whichever is the longer).

### 📄 [What we will need if you make a claim](#)

- Full details of the circumstances causing **you** to miss **your** departure.
- Written confirmation of the reason for the delay - for example, a breakdown service report if **your** vehicle breaks down, police confirmation of unexpected motorway or road closures or public transport provider's confirmation that the service did not run on time.
- General information set out in the 'Making a claim' section on page 8.

## Section 7 - Delayed departure

### ? [Meaning of words in section 7](#)

#### Departure point

The airport, station or port where:

- **your** outward journey to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your trip** has more than one destination or connection; or
- **your** return journey back **home** begins (including any connecting transport **you** take later).

### ✓ [What you are covered for](#)

#### Delayed departure

**We** will pay the amount shown in the summary of cover if **you** booked transport is delayed at the **departure point**. **We** will pay the fixed amount for each complete 12 hours of delay caused by:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

#### Abandoning your trip

**We** will pay up to the amount shown in the summary of cover for **your** part of unused travel and accommodation costs if **you** abandon **your trip** having been delayed for more than 24 hours at **your** outward **departure point** because of reasons described under 'Delayed departure' above.

### X [What you are not covered for](#)

#### Under 'Delayed departure' and 'Abandoning your trip'

- Claims for both delayed departure and an abandoned **trip**.
- Anything that is caused by **you** not checking in at the **departure point** when **you** should have done.
- Any delay caused by a strike or industrial action which began or was announced before **you** booked **your trip** or bought **your** policy (whichever is later).
- Any claim where **you** do not get written confirmation from the transport provider of the reason for the delay and the actual departure time.
- Any costs which are recoverable directly from the travel or accommodation providers or the tour operator.

#### Under 'Abandoning your trip'

- An **excess** of the amount shown in **your** summary of cover (see page 2).
- Claims unless the actual departure time was more than 24 hours later than the time shown in **your trip** booking.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.

**Please read the general exclusions that also apply.**

### i [Special conditions and notes applying to section 7](#)

**You** can only claim for either 'delayed departure' or 'abandoning **your trip**'.

### 📄 [What we will need if you make a claim](#)

- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual departure times and why the departure was delayed.
- For 'abandoning your trip' claims **we** will also need written confirmation from **your** transport and accommodation provider showing all the costs that cannot be recovered from them.
- General information set out in the 'Making a claim' section on page 8.

## Section 8 - Personal accident

### ? [Meaning of words in section 8](#)

#### Accident

An unexpected event caused by something external and visible, that causes a physical bodily injury which, within 12 months, results in one of the following:

- death;
- total and permanent loss of sight in one or both eyes;
- total and permanent loss of use of a limb; or
- **permanent disablement**.

#### Permanent disablement

**You** sustaining an injury during **your trip** that means **you** are unable to do any paid work for at least 2 years from the date of the **accident**.

### ✓ [What you are covered for](#)

**We** will pay the amount shown in the summary of cover if **you** have an **accident** during **your trip** which results in one of the following:

- death (reduced compensation if **you** are aged 15 or under at the time of the **accident**);
- total and permanent loss of sight in one or both eyes;
- total and permanent loss of use of a limb; or
- **permanent disablement** (no compensation if **you** are aged 15 or under or aged 65 or over at the time of the **accident**).

### X [What you are not covered for](#)

- Any medical condition set out under 'Health exclusions' (see page 4).
- Any claim that has not arisen as a result of an **accident**.
- Any claim **you** make more than one year after the **accident**.
- More than one of the payments shown in the summary of cover on page 2 resulting from the same **accident**.

**Please read the general exclusions that also apply.**

### i [Special conditions and notes applying to section 8](#)

**We** will make death benefit payments to **your** legal heir.

### 📄 [What we will need if you make a claim](#)

- A detailed account of the circumstances surrounding the **accident**, including photographs and video evidence, police report, witness details and statements, where appropriate.
- Medical evidence from the **doctor** who has treated **you**, to confirm the seriousness of the injury and treatment given (including dates of when **you** were admitted to and discharged from hospital).
- A certified copy of the death certificate and confirmation of the legal heir, where appropriate.
- General information set out in the 'Making a claim' section on page 8.

## Section 9 - Personal liability

### ✓ What you are covered for

We will pay up to the amount shown in the summary of cover if **you** accidentally injure someone or damage someone else's property during **your trip** and are legally liable.

### X What you are not covered for

- Any fines or exemplary damages (fines that punish, or aim to punish, the person responsible, rather than awarding compensation to the victim) **you** have to pay.
- Liability arising from any of the following:
  - Death or injury of people who work for **you**, a **travelling companion** or a **relative**;
  - Loss of or damage to property, including temporary holiday accommodation, that is owned by **you**, a **travelling companion**, a **relative** or someone who works for **you**;
  - **Your** business, trade, profession, job or any other activity **you** do for financial benefit;
  - **Your** involvement in manual work of any kind; or
  - **You** owning, using or having control of:
    - animals;
    - firearms (except sporting guns used in a controlled environment and suitably supervised - for example, clay pigeon shooting);
    - motorised or mechanical vehicles and any trailers attached to them;
    - aircraft; or
    - motorised watercraft or sailing vessels (see 'Special conditions and notes applying to section 9' if **your trip** is an organised boating or sailing holiday).

Please read the general exclusions that also apply.

### i Special conditions and notes applying to section 9

- If **you** are using a motorised or mechanical vehicle while on **your trip**, **you** must make sure that **you** get the necessary insurance as this is not covered under this policy.
- **You** or **your** personal representatives must tell **us** as soon as **you** or **your** personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.
- **You** must not negotiate, pay, settle, admit or deny any liability to anyone else, without first getting **our** written permission.
- If **your trip** is an organised boating or sailing holiday, **you** will only be covered for loss or damage that happens when the boat is not moving.

### 📄 What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim including photographs, video and medical evidence, where appropriate.
- Full details of any police report and witnesses (providing written statements where available).
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- General information set out in the 'Making a claim' section on page 8.

## Section 10 - Legal expenses

Please note this section is not available to Bronze cover holders.

### ? Meaning of words in section 10

#### Legal action

Work carried out by **your** lawyer in **your** defence.

### ✓ What you are covered for

We will pay up to the amount shown in the summary of cover in legal costs for **you** to have a lawyer take **legal action** when an action is brought against **you**, and the facts of which **you** are accused do not fall under the criminal law of that country.

### X What you are not covered for

- Any claim:
  - not reported to **us** within 90 days after the event causing the claim;
  - involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
  - where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
  - against a travel agent, **trip** provider or carrier, **us**, **the insurer**, another **person insured** by this policy or **our** agents;
  - related to **your** occupation; or
  - involving **your** use or control of a motorised vehicle.
- Legal costs awarded as a personal penalty against **you** or **your** lawyer (for example, for not keeping to court rules).

Please read the general exclusions that also apply.

### 📄 What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if available) within 90 days of the event causing the claim.
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- Full details of any witnesses, providing written statements where available.
- The invoice and receipt for any cost paid to **your** lawyer within 30 days of payment.
- General information set out in the 'Making a claim' section on page 8.

## Section 11 - Business cover - Optional

Please note, this section of cover is only available if you have paid the additional premium and is shown on your policy schedule. This option is not available to Bronze or Backpacker cover holders.

### ? [Meaning of words in section 11](#)

#### Business colleague

Any person in **your home** country that **you** work closely with who, if **you** have to curtail **your trip**, the director of **your** business needs to send to replace **you** on a business trip.

#### Business equipment

Computer, television, fax and phone equipment (including mobile phones, PDAs) and any other equipment which is needed to carry out **your** business duties.

#### Business samples

Demonstration goods or samples of goods sold by **your** company.

### ✓ [What you are covered for](#)

#### Replacement business colleague

**We** will pay up to the amount shown in **your** summary of cover in total to send a replacement **business colleague** to complete **your** business itinerary, if **you** have to curtail **your trip** due to the death, serious injury or serious illness of **you**.

#### Business equipment and business samples

**We** will pay up to the amount shown in **your** summary of cover in total for **your business equipment** and **business samples** that are accidentally damaged, stolen, lost or destroyed during **your trip**.

### X [What you are not covered for](#)

#### Under Replacement business colleague

Anything mentioned under 'What **you** are not covered for' within 'Section 13 - Cancellation'.

#### Under Business equipment and business samples

Anything mentioned under 'What **you** are not covered for' within 'Section 2 - Personal belongings'.

Please read the general exclusions that also apply.

### 📄 [What we will need if you make a claim](#)

#### Under Replacement business colleague

- Medical evidence from the **doctor** treating **you** to confirm the illness or injury and that **you** needed to return to Denmark.

#### Under Business equipment and business samples

- A written police report confirming full details of the loss or theft.
- A property irregularity report (PIR) or other similar written confirmation from the transport or accommodation provider detailing the damage or permanent loss.
- For lost, stolen or damaged items, original receipts or other suitable proof that **you** bought or own the items, and proof of the value. Also an estimate of the costs of repairing all damaged items
- General information set out in the 'Making a claim' section on page 8.

## Section 12 - Rental vehicle excess/deposit cover - Optional

Please note, this section of cover is only available if you have paid the additional premium and is shown on your policy schedule.

### ? [Meaning of words in section 12](#)

#### Boat

A motorised watercraft or sailing vessel which is used by **you** on **your trip**, which **you** have agreed to hire from them according to the terms of **your** rental agreement.

### ? [Meaning of words in section 12 \(continued\)](#)

#### Motor vehicle

A moped, motorcycle, car, light van or people carrier owned by a licensed rental company or agency, which you have agreed to hire from them according to the terms of your rental agreement.

The vehicle must:

- be no more than 10 years old and has no more than 9 seats;
- not be a motor home, camper van, commercial vehicle, minibus, taxi or driving school vehicle;
- be valued with a retail purchase price of less than DKK 550 000.

#### Rental period

The dates **you** have arranged to hire the **motor vehicle** or **boat**, as confirmed on **your** rental agreement. A rental which is booked to last longer than 31 days is not covered.

### ✓ [What you are covered for](#)

**We** will pay up to the amount shown in the summary of cover in total for the following:

- for the reimbursement of the excess applied to **your** car rental insurance or for loss of deposit due to damage to windows, tyres, roof and undercarriage, if the **motor vehicle** is accidentally damaged, involved in an accident, stolen, damaged by fire or vandalised during the **rental period**.
- for reimbursement of the excess applied to **your** boat hire insurance or for loss of deposit as a result of damage to the hull of a boat, if the **boat** is accidentally damaged or involved in an accident during the **rental period**.

### X [What you are not covered for](#)

- Damage to **your** rented **motor vehicle** or **boat**, whilst participating in any race or professional sporting activity.
- Any claim resulting from **you** not following the terms and conditions of **your** hire company's rental agreement.
- More than the excess stated on **your** rental agreement.
- Damages caused when driving off a Public Highway.
- Loss of keys.
- Damage to the vehicle's interior.
- Misfuelling.
- Mechanical failure of the insured vehicle and associated recovery costs.
- General wear and tear.

Please read the general exclusions that also apply.

### i [Special conditions and notes applying to section 12](#)

**We** only consider the excess or loss of deposit as a result of the costs to repair **your** damaged **motor vehicle** or **boat** in the settlement. Costs such as courtesy hire car, loss of no-claims bonus or compensation for loss of use of the **motor vehicle** or **boat** are not considered. This is not car or boat insurance. This section is designed to complement the car or boat insurance policy issued by the rental company to **you**.

### 📄 [What we will need if you make a claim](#)

- A copy of **your** rental agreement
- The damage report and repair invoice from the rental company confirming the details of the damage and the cost of repair.
- A copy of the driving licence of the person driving the **motor vehicle** at the time of the accident.
- Detailed account of the circumstances that led to the accident / damage to the **motor vehicle** or **boat** including photographs and video evidence (if available) and, where appropriate, a written police report.
- Full details of any witnesses, providing written statements where available.
- As much evidence as possible to support **your** claim.
- General information set out in the 'Making a claim' section on page 8.

## Section 13 - Cancellation - Optional (Single trip only)

Please note, this section of cover is only available if you have paid the additional premium and is shown on your policy schedule. This option is not available on Annual Multi-trip policies.

### ? [Meaning of words in section 13](#)

#### Business colleague

Any person in **your home** country that **you** work closely with, whose unexpected absence from work means that the director of **your** business needs **you** to cancel **your** journey.

#### Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

#### Unemployment

Loss of permanent paid employment through no fault of **your** own, after continuously working with the same employer for at least six months.

### ✓ [What you are covered for](#)

We will pay up to the travel cost **you** provided at the time of taking out the insurance (but no more than **DKK 70 000**) for **your** part of unused personal accommodation, transport charges and other travel expenses **you** have paid, or where there is a contract to pay, that cannot be recovered from anywhere else if **you** cancel **your trip** before it begins. We will pay this in the following necessary and unavoidable circumstances which were not known at the time **you** bought **your** policy or booked **your trip** (whichever is later):

- **You** or a **travelling companion** being advised not to travel by a **doctor** due injury or illness;
- **You** or a **travelling companion's** death;
- The life-threatening illness, injury or death of a person **you** were going to stay with, or **your** or a **traveling companion's** close **relative** or **business colleague's**;
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy;
- **You** or a **travelling companion** cannot comply with the transport provider's terms of carriage, because of a pregnancy that **you** found out about after **you** bought **your** policy;
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in court in **your home** country;
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country;
- **Your** divorce, legal separation or termination of cohabitation; or
- **Your unemployment** through no fault of **your** own.

### X [What you are not covered for](#)

- An **excess** of the amount shown in **your** summary of cover (see page 3).
- Any medical condition set out under 'Health declaration and health exclusions' (see page 4).
- Anything caused by:
  - **you** not having the correct passport or visa;
  - **your** transport provider's refusal to allow **you** to travel for whatever reason;
  - **you** not wanting to travel; or
  - the company or person **you** booked the **trip** with (or their agents) being made bankrupt.

- Claims arising from childbirth when **your** trip is booked to start or end within 8 weeks of **your** due date.
- Any extra charges, because **you** did not tell the company or person **you** booked the **trip** with, as soon as **you** knew **you** had to cancel.
- Something the company or person **you** booked the **trip** with (or their agents) are responsible for.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.
- Termination of cohabitation unless **you** have been registered at the same address as **your** partner for at least 12 months.
- **You** not being able to afford the trip, except where **you** are made **unemployed** and were only made aware of this after the date **you** bought **your** policy or booked **your trip** (whichever is later).
- **You** resigning from **your** employment.

Please read the general exclusions that also apply.

### i [Special conditions and notes applying to section 13](#)

**You** must cancel the **trip** as soon as **you** know **you** are unable to go.

### 📄 [What we will need if you make a claim](#)

#### For medical and pregnancy claims

- A medical certificate, filled in by **your doctor** in **your home** country confirming the pregnancy, illness or injury of the person causing **you** to cancel **your trip**.
- A certified copy of the death certificate, where appropriate.

#### For jury service or court witness claims

- Copy of the letter from the court confirming what dates **you** are expected to be available and when **you** were notified.

#### For burglary and property damage claims

- Letter from the police confirming **you** were unable to leave **your home**.

#### For separation claims

- Copy of **your** divorce or legal separation documentation or evidence from the population register that **you** and **your** partner were living together for at least 12 months and are now registered at different addresses.

#### For unemployment claims

- Letter from **your** employer confirming the reason for **your unemployment** and the date **you** were notified.

#### For all claims

- **Your trip** booking invoice (or invoices) and travel documents showing the dates and times of travel.
- **Your** original cancellation invoice (or invoices) showing all cancellation charges.
- Full details of the reason why **you** had to cancel **your trip**.
- Details of any other insurance **you** may have that may cover the same loss, such as home or private medical insurance policies.
- As much evidence as possible to support **your** claim.

## Legal and regulatory information

This policy is available to **residents** of Denmark only. This is not available to residents of Greenland or The Faroe Islands.

### Insurer

**Your** Allianz Global Assistance travel insurance is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe offices at Poeldijkstraat 4, 1059 VM Amsterdam, The Netherlands. Registered at the Netherlands Authority for the Financial Markets (AFM) No 12000535, Corporate Identification No 33094603.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify customer services within 14 days of receiving **your** policy schedule.

**Your** premium will be refunded unless **you** have travelled, made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period and no policy upgrades or extensions can be done.

### Data protection

Information about **your** policy may be shared between Coverwise, **us**, the **claims handler**, and members of the Allianz Group for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, the **claims handler**, **our** representatives, other **insurers** and industry-governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. In certain circumstances, such as in the event of a medical emergency, this may involve transferring information about **you** to countries that may have limited or no data protection laws. **We** always take steps to ensure **your** information is held securely.

### Governing law

Unless agreed otherwise, Danish law will apply and all communication in relation to this policy will be in Danish or English. In the event of a dispute concerning this policy, the Danish courts shall have exclusive jurisdiction, unless the parties agree to another way to resolve the conflict. Enquiries or complaints must first be made to The Managing Director of Falck Global Assistance. If **you** are not satisfied with the handling of a complaint **you** should write to **Ankenævnet for Forsikring, Anker Heegaardsgade 2, 1572 Copenhagen, Denmark**.

## Glossary

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words appear in bold print in the policy document.

### Area of cover

**You** will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** policy schedule.

- **Denmark**
- **Europe**  
Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar,

Greece, Hungary, Iceland, Ireland (Republic of), Isle of Man, Israel, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia-West of Urals, San Marino, Serbia, Slovenia, Slovakia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the United Kingdom.

- **Worldwide**  
All countries in the world.

### Claims Handler

Falck Global Assistance who provide medical assistance and process the claims on behalf of the **insurer**.

### Couple

Two adults living together at the same address for at least six months prior to the purchase of and for the duration of the policy.

### Doctor

A legally qualified **doctor** who holds the necessary certification in the country they are currently practising in. This person must not be related to **you** or anyone **you** are travelling with.

### Excess

The deduction **we** will make for the amount otherwise payable under this policy for each person insured, for each section, for each claim incident. For example a couple that both have personal belongings stolen from their bag and both incur a medical expense during the same journey, will have a total of four excesses deducted. Two of these will be for the two claims under section 2 (belongings) and two of these will be for the two claims under section 1 (medical).

### Family

One or two adults and up to six of their children (including foster children) aged up to 17. Infants aged under two are covered free, if travelling with an insured adult. All members of the **family** must live at the same address (see the note below). Children may not travel independently but must travel with at least one of the insured adults.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

### Home

Where **you** normally live in Denmark.

### Insurer

AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe.

### Period of insurance

- Cancellation cover begins on the issue date shown on **your** insurance receipt and ends when the first part of **your** pre-paid arrangements (e.g. transport or accommodation) begins.
- All other cover starts at the beginning of **your trip** and finishes at the end of **your trip**.
- All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your trip** as planned because of death, illness or injury or if **your** booked transport is delayed and this cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish the **trip**.

### Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### Resident

A person who has their main **home**, and is registered with a **doctor**, in Denmark and has not spent more than six months abroad during the year before the policy was issued.

### Travelling companion

Any person who has booked to travel with **you** on **your trip**.

### Trip

Any return journey (not including business trips) that takes place during the **period of insurance** and starts and finishes from **your home**.

- Single trip cover (Bronze/Silver/Gold)

- **You** will only be covered if **you** are aged 70 or under on the start date **your trip**.
- A **trip** which is booked to last longer than 180 days or the period purchased (whichever is shorter) is not covered.
- Any other **trip** which begins after **you** get back is not covered.

- Backpacker cover

- **You** will only be covered if **you** are aged between 17 and 35 on the start date of **your trip**.
- A **trip** which is booked to last longer than 18 months or the period purchased (whichever is shorter) is not covered.
- Any other **trip** which begins after **you** get back is not covered.

- Annual multi-trip cover (Bronze/Silver/Gold)

- **You** will only be covered if **you** are aged 70 or under on the start date **your trip**.
- A **trip** which is booked to last longer than the following (depending on the level of cover purchased) is not covered: Bronze - 31 days. Silver - 45 days. Gold - 60 days.
- Trips within Denmark must be for at least 2 nights and have either: prebooked transport/accommodation; or be more than 30km from **your home**/involve a sea crossing.

### We, our, us

Allianz Global Assistance Europe.

### You, your, yourself, person insured

Each person shown on the policy schedule, who the appropriate insurance premium has been paid for.