



" - To prepare young people for their responsibilities and opportunities in a changing, interdependent world"

## International ungdomsudveksling



### **YFU – DENMARK**

### **Policy and Insurance Handbook 2011-12**



**Dear YFU program participant!**

This insurance coverage, which YFU has taken out for you with Gouda Travel Insurance, has been especially developed to cover the insurance needs you will have as participant in a program which involves residing abroad for many months. The insurance covers a broad range of financial risks, while at the same time our assistance partners ensure that there is always help for you if you have an accident.

Although we realize that insurance policy terms are not very exciting, we recommend that you read through this policy and insurance coverage handbook. In section B you find an overview of the scope of coverage and the sums assured.

During your stay abroad, our emergency assistance is available round the clock. Specific guidelines about what you must do in case you have an accident are found in section C.

The formal Policy Conditions are found in section D. If you want to know more about Gouda Travel Insurance.

As we know that your host family feel greatly responsible for you - and often play a key role in the practical handling of a claim - we have prepared this English version of the handbook for your host family.

Before your departure, you will receive a "Personal Assistance Card" which confirms your insurance coverage.

Finally, we want you to know that you and your parents are always welcome to call the Danish office of Gouda Travel Insurance.

We wish you a pleasant stay abroad.

Best wishes

**Youth For Understanding and Gouda Travel Insurance**

## Policy and Insurance Handbook for YFU Participants 2011/2012

This insurance coverage handbook contains partly practical guidance, and partly the policy conditions of your insurance. Below you can get an overview of the structure of the handbook.

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This booklet is an English translation of the Danish "Police og Forsikringshåndbog". It is prepared for reference only and shall not be legally binding. Any dispute regarding insurance conditions shall be interpreted according to the Danish text.

## **Section A: Definitions**

In the policy conditions a number of terms and concepts are printed with italics, which indicates that they are defined in the section below. The definitions apply regardless of the word category used.

### ***Accident:***

A sudden impact upon the body, fortuitous and not willed by the Insured, coming from the outside and causing demonstrable damage to the Insured's body.

### ***Attending medical practitioner:***

The medical practitioner who treats the insured during his or her stay abroad. The attending medical practitioner must be legally qualified in the country where the Insured is residing.

### ***Expenses for stay:***

The total costs for hotel accommodations, food and drink and public transport or similar.

### ***Gouda:***

The Danish branch of Gouda Travel Insurance, Sejrøgade 7, DK 2100 Copenhagen Ø (CVR-nr. 18 21 45 71) of the insurance company "Goudse Schadeverzekering N.V.", (Reg. no. 12404), Gouda, Holland.

### ***Gouda Assistance***

*Gouda Assistance, Sejrøgade 7, 2100 Copenhagen Ø. is Gouda's emergency assistance company for all accidents.*

### ***Period of Cover:***

The insurance covers from the time the Insured leaves his home in Denmark to undertake the journey abroad, and ceases on return to his home, provided that the time of this lies within the expiration date of the time our Insured is in the YFU program.

### ***Physician:***

A legally qualified medical practitioner other than an Insured Person or a member of their immediate family.

### ***Travel expenses:***

Reasonable additional costs to cover transport, limited, however, to the fare for an ordinary flight ticket.

## Section B: Scope of coverage and sums insured

Your travel insurance consists of a number of different covers. The purpose of the present section is to give a brief overview of the various covers and the current sums assured.

The formal Policy Conditions are in section D.

COVER	SUM INSURED
ILLNESS	UNLIMITED
REPATRIATION	UNLIMITED

Covers medical treatment, medicine prescribed by a *physician*, hospitalization, ambulance transport, etc. Where deemed necessary and secure is covered also repatriation to Denmark. Please note that there are special pecuniary limitations for treatment by dentist, physiotherapist etc., cf. section D, subsections 1.4 and 1.5.

ACCIDENTAL DISABLEMENT	DKK 250,000
ACCIDENTAL DEATH	DKK 50,000

If in the course of travels or sojourn you suffer an *accident* which causes disablement, you are ensured financial compensation, and your next of kin will receive a modest compensation in the event of death

EVACUATION - COST OF TRANSPORT	DKK 50,000
EVACUATION - EXTRA COSTS	DKK 15,000

If the Danish Ministry of Foreign Affairs due to war or warlike conditions, natural disasters or acts of terror recommends evacuation from a country or area, or the Danish Serum Institute due to a life-threatening epidemic advises against travelling to a country or area, *Gouda* and/or the Danish Ministry of Foreign Affairs will initiate an evacuation and pay the costs.

SEARCH AND RESCUE	DKK 100,000
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If you during your stay will be reported missing by the authorities, *Gouda* will initiate and pay for the Search and Rescue. *Gouda* will - if necessary - co-operate with the Danish Ministry of Foreign Affairs and its international network.

PERSONAL LIABILITY/BODILY INJURY	DKK 5,000,000
PERSONAL LIABILITY/MATERIAL PROPERTY	DKK 2,000,000

The insurance covers in the event that in the course of your travels or sojourn you accidentally cause damage to a third party or his property, and you are found liable for your actions.

LEGAL EXPENSES AND BAIL	DKK 75,000
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If in the course of your travels or sojourn you are prosecuted or detained abroad, we cover the costs of legal assistance and necessary bail, as well as *travel expenses* in connection with subsequent court trial abroad.

INTERRUPTION/RECALL (DUE TO FAMILY EMERGENCY)	DKK 40,000
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Covers extra travel costs incurred in the event you have cut short your stay due to acute illness or death in your nearest family. The insurance also covers return trips to the country of sojourn in case you choose to return immediately upon being recalled.

**SUMMONING****NECESSARY COSTS FOR TWO PERSONS**

Gouda covers travel and accommodation for up to two persons if you want a relative summoned to your sickbed due to serious illness or bodily injury.

**ASSAULT****DKK 350,000**

If you suffer an assault, Gouda provides financial compensation according to Danish law. In other words, Gouda ensures you the same compensation you would have received if you had been assaulted on Danish territory.

**BAGGAGE****DKK 6,000**

If your luggage is stolen or damaged (not ordinary wear and tear) or checked-in baggage is lost, you will receive compensation. The baggage insurance also covers damages to objects you purchase during your stay in your host country. There is no excess on this coverage. Always remember to report loss of checked-in baggage to the airline. Similarly, all theft must be reported to the local police.

**DELAY OF BAGGAGE****DKK 300/DAY LIMIT DKK 1,200**

If your baggage is delayed for more than 5 hours, documented purchases up to the stated limits will be covered.

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***Important Exclusions:***

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Popularly speaking it can be said that expenses which you knew at your departure that you would incur are not covered under the policy. In addition, there are certain exclusions to the coverage. We therefore recommend that you read section D very carefully; here, however, are some of the main exclusions:

***Chronic ailments/previously diagnosed diseases, cf. section D, sub-article 1.15:***

If you suffer any chronic diseases, or have been diagnosed with a disease, you must read the insurance terms carefully, and possibly contact Gouda to discuss the matter.

***Driving a motor vehicle, etc., cf. section D, sub-article 1.24 and 5.11:***

Losses arising from accidents in which you the Insured drive the vehicle yourself are not covered.

***Baggage, cf. section D, sub-section 10:***

If you travel around by passenger car, remember that the baggage must be in a separate boot (trunk) for full compensation to be payable. When baggage is damaged, it is of great importance that your loss is documented, for which reason we encourage you to keep receipts, invoices, etc. for every purchase you make.

***Skiing, cf. section D, sub-section 12.14:***

In case it was the purpose to practise skiing (incl. snowboarding and ski jumping) for more than 14 days of the policy period, the insurance does not provide cover for incidents caused by skiing. If you take out the coverage ski the insurance provides cover for skiing throughout the policy period.

## Section C: Claims procedures

In case of minor incidents, for instance if you need medication for an infection, kindly contact YFU in Denmark or Gouda's alarm centre, who will assist you filing a claim for your expenses.

In case of severe incidents, for example if hospitalization is required, kindly contact Gouda's Alarm Centre who will assist you finding a physician or a hospital depending on your need. The expenses of a severe incident typically exceed \$250. Gouda's alarm centre will raise a quotation of benefit to the provider, so you don't need to pay upfront.

The address and phone number of Gouda's alarm centre is:

**Gouda Assistance**  
Sejrøgade 7  
2100 København Ø  
Denmark  
phone +45 33 15 60 60  
telefax +45 33 15 60 61  
e-mail: [alarm@gouda.dk](mailto:alarm@gouda.dk)

On calling Gouda's alarm centre, you will talk to an assistance coordinator, who will provide you with the necessary help and explain to you how to deal with your specific problem. All calls will be handled in Danish or english. Besides the danish and english the staff at the *emergency assistance company* speaks a great number of different foreign languages.

Of course you are not to contact Gouda's alarm centre concerning minor and trivial damage to baggage. If somebody steals a cheap wrist watch, or your handbag is sent astray by the airline, you do not have to call Gouda's alarm centre right away. In such cases you merely report the matter to the relevant authority (police, airline, etc.), whereupon you send us a claim form.

### **How do you deal with specific losses or emergencies?**

For very good reasons we cannot predict any conceivable form of *accident* or loss you may suffer during your travels or stay abroad, but on the following pages we shall explain what you are to do if an *accident* should occur. The descriptions below must always be seen on the background of the wording of the Policy Conditions, cf. section D. To simplify things we have provided references to the relevant subsections in the policy conditions.

In this section we also specify which documentation you must get and submit when indemnity or compensation is claimed under the policy.

### **Prepare before you make your call to Gouda's alarm centre:**

If you plan to phone Gouda's alarm centre, we recommend that the person making the call spends a few minutes before making the call to gather all relevant information (policy number, name and phone number of hospital or *attending medical practitioner*, diagnose, possibly an address of the next of kin, etc.).

## Event/loss

## What you must do

### Delay of baggage

*Sect. D, subsec. 11*

Claim form with enclosed confirmation from the airline (carrier) concerning the delay, as well as the original receipts for the purchases made must be sent to *Gouda* in Copenhagen at the earliest convenience.

### Damage to baggage

*Sect. D, subsection 10*

In case of theft, robbery, open theft etc., it is a condition for *Gouda's* obligation to indemnify that you report the event to the local police immediately.

If the loss occurred while the baggage was in the custody of the airline/carrier, you must immediately report the loss to this company, and obtain documentation of this reporting. If the loss causes acute problems, the *emergency assistance company* must be contacted. In all other cases the claim form is to be sent to *Gouda* in Copenhagen at the earliest convenience.

The claim form must contain a copy of the above mentioned official report, as well as documentation of the value of the stolen or damaged objects, cf. the Policy Conditions sect. D, subsection 8.16. ***Whenever possible, Gouda will endeavour to transfer compensation directly into your Bank account in Denmark.***

### Treatment by medical practitioner

*Sect. D, subsection 1*

You must always call the *emergency assistance company* if you need to consult a *physician*.

You can ask the *physician* to issue the bill to *Gouda* or the *emergency assistance company*, or you can pay for the treatment yourself, and subsequently send claim form and original invoice to *Gouda* or the *emergency assistance company* for reimbursement.

The *emergency assistance company* can if necessary provide a guarantee for the medical attending. Irrespective of the form of payment, the claim form is to be sent to the *emergency assistance company* as soon as possible.

Under all circumstances, remember to obtain the necessary documentation of your illness in the shape of a medical statement, containing diagnosis, information about prescribed medication, as well as original receipts of payment for medical assistance and medication.

### Death

*Sect. D, subsections 1 & 2*

Our *emergency assistance company* must be contacted as soon as possible, whereupon the staff here - in consultation with the next of kin and relevant authorities - will take all necessary action.

### Interruption/recall and summoning

*Sect. D, subsections 7 & 8*

Our *emergency assistance company* must be contacted immediately with the purpose of making an estimate of whether or not compensation for the return journey will be provided.

In case it is accepted, the *emergency assistance company* will make arrangements for the extraordinary return journey. If you make the arrangements for the return journey yourself according to explicit agreement with the *emergency assistance company*, or, if you have other covered expenses, the claim form must be submitted as soon as possible, whereupon compensation will be paid.

Event/loss	What you must do
<b>Repatriation</b> <i>Sect. D, subsection 1</i>	Contact your <i>emergency assistance company</i> as soon as possible in any case in which repatriation due to illness or <i>accident</i> may occur. <i>Gouda's physician</i> will then in consultation with the medical attending/hospital determine if repatriation should take place, and if so, when and how it is to take place.
<b>Hospitalization</b> <i>Sect. D, subsection 1</i>	Contact the <i>emergency assistance company</i> as soon as possible, and within the first 24 hours at the latest. The <i>emergency assistance company</i> can see to it that ,if necessary, guarantees are made to the hospital which treats you.
<b>Assault</b> <i>Sect. D, subsection 9</i>	The <i>emergency assistance company</i> must be notified as soon as possible. For the insurance to cover, the assault must be reported immediately to the local police, and you must obtain a medical statement. Claim form must be sent to the <i>emergency assistance company</i> as soon as possible.
<b>Personal liability</b> <i>Sect. D, subsection 5</i>	The <i>emergency assistance company</i> must be notified immediately about any event which may later cause liability claims from a Third Party. It is important that the name and address of the potential claimant and witnesses, if any, must be communicated to <i>Gouda</i> .
<b>Bail</b> <i>Sect. D, subsection 6</i>	The <i>emergency assistance company</i> is to be notified immediately, whereupon further action will be planned. The claim form is to be sent to <i>Gouda</i> .
<b>Illness or accident</b> <i>Sect. E, subsection 1</i>	<p>You must always contact our <i>emergency assistance company</i> as soon as possible. In the USA it is of especially great importance that you contact the <i>emergency assistance company</i> immediately, as they can often help by referring you to a <i>physician</i>.</p> <p>For the insurance to cover, it is a condition that you obtain the specific diagnosis from the <i>attending medical practitioner</i>, and that you grant <i>Gouda's physician</i> access to all relevant patient files.</p> <p>If you seek ordinary advice or guidance before your departure, you are of course always welcome to contact:</p>

**Gouda Rejseforsikring**  
Sejrøgade 7  
DK 2100 Copenhagen Ø • DENMARK  
Tel.: + 45 88 20 88 20 • Fax: + 45 88 20 88 21  
e-mail: [gouda@gouda.dk](mailto:gouda@gouda.dk)

## Section D - Policy conditions (no. 410)

### 1 *Illness and repatriation*

#### **The insurance covers**

- 1.0 The maximum compensation under this coverage is DKK 1,500,000 per event.
- 1.1 Expenses for repatriation are covered without pecuniary limitations.  
The insurance covers the below specified reasonable costs caused by acute illness or bodily injury sustained in the course of journey/sojourn:
- 1.2 Treatment by *physician* and medication prescribed by *physician*.
- 1.3 Hospitalization and hospital treatment as prescribed by a *physician*, i.e. operations.
- 1.4 Treatment by an officially licensed physiotherapist, chiropractor and other such non-medical treatment, as prescribed by a *physician*, up to a total maximum of DKK 10,000.
- 1.5 Urgent and acute dental surgery up to a maximum of DKK 5,000
- 1.6 Transport from the place of illness/accident scene to place of treatment (including air ambulance, provided this is approved by the *emergency assistance company*.)
- 1.7 Additional costs for repatriation of the Insured to Denmark (including if necessary air ambulance) deemed necessary by *Gouda's physician*, provided this repatriation has been arranged in explicit agreement with the *emergency assistance company* or *Gouda*.
- 1.8 Additional *travel expenses* for up to 30 days as well as additional premium for the extension of this policy in case treatment by *physician* or hospitalization cause delays and rescheduling of the itinerary.
- 1.9 In case of death, all expenses related to transport of the remains of the deceased to Denmark, including costs in respect of any statutory requirements for such transport.
- 1.10 The Insured's undocumented expenses, such as phone calls, reading material, public transport, etc. during hospitalization of not less than 24 hours' duration, up to DKK 400 per week, but maximum DKK 2,500.
- 1.11 Necessary taxi transport for the insured to and from the place of treatment covered up to a maximum of DKK 500.

#### **The insurance does not cover expenses for:**

- 1.12 - treatment or *expenses for stay* after return to Denmark.
- 1.13 - treatment or *expenses for stay* after the time when the insured refuses to allow him-/herself to be repatriated, against the advice of *Gouda's physician* and the *attending medical practitioner*.
- 1.14 - treatment or *expenses for stay* in the case in which the insured does not follow the prescribed treatment by the *attending medical practitioner*.
- 1.15 - chronic ailments or symptoms of ailment or ailments diagnosed prior to departure, unless the ailment can be characterized as stable, by which is meant that the Insured, in connection with this ailment, has not been hospitalized, received treatment by a *physician* or been subject to changes in medication within the last 6 months prior to the departure from Denmark. It is furthermore a

proviso for retaining coverage in spite of this exception that a medical examination must be carried out immediately prior to departure, and that this examination does not indicate a potential deterioration during the trip/sojourn.

- 1.16 - dental treatment, cf. 1.5, if the Insured has not followed normal dental care, with regular checks and treatment.
- 1.17 - induced abortion.
- 1.18 - treatment or operation which the Insured knew - at the time of departure - that he or she had to undergo.
- 1.19 - treatment of AIDS or consequential illnesses hereof. Notwithstanding this exclusion, necessary and reasonable costs for diagnosis of AIDS as per agreement between the treating doctor and Gouda's *physician*, and extra costs for travelling home in case of confirmed AIDS is covered up to a total limit of DKK 20,000. This exclusion applies notwithstanding the provisions in 1.15.
- 1.20 - treatment or *expenses for stay* which in the judgement of *attending medical practitioner* in consultation with *Gouda's physician* may be postponed until after scheduled return.
- 1.21 - eyeglasses, contact lenses, hearing aids or dental prostheses.
- 1.22 - stay at convalescent or health resorts..
- 1.23 - treatment of the consequences of injury sustained in *accidents* in which the Insured was the driver of a motorvehicle.

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## **2 Accidental death and disablement**

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- 2.0 The maximum compensation under this coverage is DKK 50,000 for death, and DKK 250,000 for disablement.

### **The insurance covers:**

- 2.1 Compensation for disablement (permanent injury) or death which is a direct consequence of an *accident*.

### **Disablement coverage:**

- 2.2 The Insured is entitled to disablement compensation, if an *accident* has caused permanent disablement of at least 5%.
- 2.3 The compensation shall be determined as soon as possible, and no later than 3 years after the *accident*.
- 2.4 The degree of disablement expressed in per cent is determined on the basis of the official schedule of disablement percentages issued by the National Board of Industrial Injuries. Determination shall be based on the injury's medical level of disablement, and without any consideration of the Insured's occupation.
- 2.5 The degree of disablement for the loss of several body parts cannot exceed per cent in total.
- 2.6 Existing disablement cannot give rise to a higher compensation than if such a disablement had not existed.
- 2.7 Dental damage which is the direct consequence of an *accident* shall be covered only to the extent such coverage is not elsewhere provided for. It is a precondition for coverage of dental damage that the treatment is approved by *Gouda* in advance, and initiated as soon as possible after the *accident*. Compensation for dental damage cannot exceed DKK 5,000.

- 2.8 It is a precondition for coverage that the Insured is alive at the time payment of the compensation.
- 2.9 The Insured is entitled to have his or her degree of disablement determined finally by the National Board of Industrial Injuries. The costs involved are shared equally by the parties.

**The insurance does not cover:**

- 2.10 - disablement caused by illness.
- 2.11 - dental damage caused by chewing, regardless of the cause of such damage by chewing.
- 2.12 - expenses for dental treatment carried out more than 3 years after the accident.
- 2.13 - illness or triggering of latent predisposition to illness, notwithstanding that the illness may have arisen as a consequence of or been aggravated by an *accident*.
- 2.14 - aggravation of the consequences of an *accident* as a result of an already existing illness.
- 2.15 - compensation for existing disablement.
- 2.16 - compensation for disablement, if compensation for disablement has been paid pursuant to paragraph 7.

**Cover for death**

- 2.17 When an *accident* is the proximate cause of the Insured's death within a year of the *accident*, the sum insured indicated in 2.0 is paid out, less deduction of any disablement compensation previously paid.
- 2.18 Unless something else is agreed in writing with *Gouda*, the compensation for death will be paid to the Insured's parents, and if these are not alive, to the Insured's legal heirs.

**The insurance does not cover:**

- 2.19 Death caused by illness.

**General exceptions applicable to the subsection on accidental coverage (disablement and death):**

- 2.20 No claim will be paid which results from the exercise of *dangerous sports*.
- 2.21 *Accidents* arisen in connection with aviation are covered only in so far as the Insured is passenger in an aircraft with national coding.

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### **3 Evacuation**

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- 3.0 Maximun coverage in connection with transport is DKK 50.000.  
This coverage ceases as soon as the policy holder arrives at the chosen destination.  
The insurance covers:
- 3.1 Transport in connection with evacuation to the nearest safe destination or to Denmark, if:
- 3.1.1 The Danish Ministry of Foreign Affairs recommends evacuation due to ongoing war or warlike conditions or impending danger of war or warlike conditions in the country of sojourn.
- 3.1.2 The Danish Ministry of Foreign Affairs recommends evacuation due to current actions of terror or impending danger of terror actions.
- 3.1.3 The Danish Ministry of Foreign Affairs recommends evacuation due to catastrophes of nature or danger of catastrophes of nature in the area of sojourn.

- 3.1.4 The Danish Serum Institute advises against travel due to life threatening epidemics or recommends evacuation/departure from the area of sojourn.
- 3.2 The recommendations of the Danish Ministry of Foreign Affairs and the Danish Serum Institute respectively make the basis of the evacuation coverage according to item 3.1, as well as the determination of the nearest safe destination.
- 3.3 The insurance covers extra expenses in connection with evacuation according to item 3.1, with a maximum of DKK 15,000
- 3.4 Restrictions:**
- 3.4.1 Transport has to take place at the first opportunity. Does the policy holder refuse the evacuation offer at the time, the coverage consequently lapses.
- 3.4.2 If the Danish Serum Institute recommends evacuation/departure (evacuation according to item 3.1.4), the policy holder is his own insurer for 10 % of the total amount of damages, however, a minimum of DKK 2,000 per person.
- 3.4.3 Arrangements in connection with transport can be limited in countries with war or the like. *Gouda* is not responsible for the extent of such transport, but will, in such cases where help is necessary, co-operate with the Danish Ministry of Foreign Affairs.
- 3.5 The insurance does not cover:**
- 3.5.1 If the conditions that underlie the policy holder's request for coverage cf. items 3.1.1-3.1.4 were already present on the policy holder's arrival to the area in question.

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## **4 Search and rescue**

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- 4.0 The maximum compensation is DKK 100,000
- 4.1 The insurance covers:**
- 4.1.1 Necessary expenses for search and rescue of the person searched for.
- 4.2 In order to start a search or rescue, which is covered by the insurance, it is important that the insurance event has been reported to the local police/authorities and that the demand for a search or rescue is put forward by local public authorities or the Danish Ministry of Foreign Affairs.
- 4.3 In order to receive damages, it is necessary to contact *Gouda's Emergency Assistance Company* as soon as a search or rescue is considered necessary and that the *Emergency Assistance Company* approves the companies responsible for the search as well as its extent.
- 4.4 Maximum coverage per damage DKK 300,000.
- 4.5 Excess:**
- 4.5.1 For all claims under this item, the policy holder is his own insurer for 10% of the damage, however, a minimum of DKK 2,500 per damage.
- 4.6 The insurance does not cover:**
- 4.6.1 Payments to organisations, which normally work with search tasks on a voluntary basis.
- 4.6.2 Payments to authorities which normally work free of charge with search tasks.
- 4.6.3 Any search north of the 75 degree of latitude or the South Pole.
- 4.6.4 Any need of search due to gross negligence of the policy holder.

- 4.6.5 Search for policy holders with existing mental illness that is suspected to be the cause of the disappearance.
- 4.6.6 Search for policy holders diagnosed with a terminal disease.
- 4.6.7 Search for persons disappearing due to the exercise of professional sport or persons who are on a scientific expedition.

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## **5 Personal liability**

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- 5.0 The maximum compensation under this coverage is DKK 5,000,000 for bodily injury and DKK 2,000,000 for damage to material property.

### **The insurance covers:**

- 5.1 The liability the Insured may incur during travel/sojourn. Liability and size of settlement shall follow the rules and practices of the country where the damage happens.
- 5.2 The sums listed in 5.0 constitute the highest limit of *Gouda's* obligation in respect of a single event, although the liability may be levied upon several persons covered by one or more policies in *Gouda*.
- 5.3 Furthermore, expenses in connection with assessment of the liability issue, provided these have been approved in advance by *Gouda*.
- 5.4 Damage to holiday accommodation and/or hotel, provided that the damaged property had been in the Insured's custody.
- 5.5 The Insured may not admit liability or approve a liability claim. Failure to comply herewith may lead to the Insured losing his or her rights under this policy. *Gouda* must be notified of the event immediately, and will decide on the claims handling thereafter.

### **The insurance does not cover liability that arises out of:**

- 5.6 - contractual, professional or commercial relationships
- 5.7 - damage to or loss of own property
- 5.8 - damage which is a consequence of the Insured through agreement or otherwise having accepted wider liability that which applies according to the ordinary rules concerning non-contractual liability.
- 5.9 - loss of or damage to any property held by the Insured as borrowed, rented, leased, for storage, use, transport, work or treatment, or otherwise held in custody, except for the situations specified in 5.4.
- 5.10 - damage arising from the Insured causing illness to others through contagion, infection or otherwise.
- 5.11 - damage caused by the use of a motor vehicle, such as tractors, caravan or trailer, motorized air or sea craft, or any sea craft more than 3 meters long.
- 5.12 - damage caused towards biological family.
- 5.13 - damage caused by animals.

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## **6 Legal expenses and bail**

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- 6.0 The maximum compensation under this coverage is DKK 75,000.

### **The insurance covers:**

- 6.1 In accordance with the "Ordinary Conditions for Legal Assistance for Household Insurances with

Household Contents Cover” published by the Association of Danish Insurers, with the following deviations:

- 6.2 Solely in connection with litigation or arbitration proceedings deriving out of disputes arisen in the course of the travel/sojourn, and which concerns the insured directly.
- 6.3 Reasonable and necessary *travel expenses* in connection with the Insured’s participation in a court case or arbitration abroad, provided such are not recoverable from other sources, and provided the Insured
- a) is summoned for questioning as a party in the case, and is deemed to have an interest in appearing
  - b) is summoned for giving evidence as a witness, and has a judicial interest in appearing, provided that the questioning cannot take place in Denmark
  - c) has obtained *Gouda’s* permission to take part in the court case or arbitration prior to travelling.
- 6.4 Furthermore, the insurance covers - within the limits of the sums assured listed in 6.0 - bail or guarantee necessary for the release of the insured or his/her belongings from detention by foreign authorities.
- 6.5 The bail is considered an interest-free loan, to be repaid to *Gouda* immediately upon release.
- 6.6 If the bail is seized, and the Insured through his behavior is deemed responsible therefore, the interest-free loan must be repaid to *Gouda* immediately upon seizure.

**Deductible:**

- 6.7 For any claim under the legal expense coverage, a deductible of 10 percent of the total recoverable expenses shall be calculated and deducted, however, not less than DKK 2,500.

**Exceptions:**

- 6.8 The exceptions specified in the “Ordinary Conditions for Legal Assistance for Household Insurances with Household Contents Cover” published by the Association of Danish Insurers, shall also govern this policy, with the exception of “bail” given in paragraph 6,4, and “*travel expenses*”, given in paragraph 6,3.
- 6.9 Expenses in connection with disputes between the Insured and the Travel Agency, tour operator or travel intermediary are not covered.
- 6.10 Damages, fines or penalty claims are not covered

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**7 Interruption/recall (due to family emergency)**

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- 7.0 The maximum compensation payable under this coverage is DKK 40,000.

**The insurance covers:**

- 7.1 Reasonable additional *travel expenses* if the Insured is called back to Denmark due to death or hospitalization as a result of a serious *accident* or sudden break-out of serious illness amongst one of the following persons/groups of persons: parents, siblings and grandparents.

**The insurance does not cover:**

- 7.2 Emergency interruptions which would only cause a time of return less than 12 hours premature to the originally scheduled time of return.
- 7.3 There shall be no coverage for the return travel unless the return travel is initiated a maximum of 30 days after the date of return and not less than 30 days remain of the originally planned itinerary as well as of the duration of the policy.

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## **8**    **Summoning**

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8.0    The maximum number of persons that can be summoned under this policy is max two persons.

**The insurance covers:**

8.1    *Travel expenses* and reasonable on-site expenses for the person(s) who is/are summoned to the Insured due to serious and acute illness, serious injury or death.

8.2    Reasonable on-site expenses up to a limit of DKK 1,250 per day.

**The insurance does not cover:**

8.3    Compensation for expenses in connection with summoning if the *accident/illness* is not covered under this policy or under the Danish public "Tourist Health Insurance" scheme (Den offentlige Rejsesygesikring).

8.4    Expenses in connection with summoning if it has been de-cided - at the time of departure - that the Insured is to be repatriated within 72 hours.

8.5    The maximum *period of coverage* for living allowances is four weeks.

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## **9**    **Assault**

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9.0    The maximum compensation payable under this coverage is DKK 350,000.

**The insurance covers:**

9.1    If during the travels/sojourn the Insured suffers deliberate assault which causes bodily injury, the insurance provides compensation equal to the amount the culprit would be ordered to pay under Danish liability law for an assault committed under similar circumstances in Denmark.

**The insurance does not cover:**

9.2    - if the Insured has exposed himself to this risk without reason.

9.3    - if the damage arises out of a criminal act committed by the Insured.

9.4    - damage to property.

9.5    - compensation for disablement, if compensation for disablement has been paid pursuant to paragraph 2.

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## **10**    **Baggage**

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10.0    The maximum indemnity payable under this coverage is DKK 6,000.

**The insurance covers:**

10.1    Pecuniary losses arising out of fire, theft, open theft or robbery of the baggage brought by the Insured, whether such is brought as hand-baggage or as checked-in baggage. The insurance also covers during the sojourn abroad and also includes objects the Insured may acquire during his/her stay abroad.

10.2    Disappearance of or damage to checked-in baggage.

**Limited coverage:**

10.3    In case of theft from the cabin of a properly locked motor vehicle, boat, camper, caravan, or aircraft the coverage is limited to 50 per cent of the sum insured listed in 10.0 . This limitation does

not apply, however, to theft from a mounted and duly locked boot/trunk separated from the cabin, or duly locked box in a boat, motor vehicle, aircraft or caravan.

- 10.4 Cash money, traveler checks, tickets, securities, credit cards or similar valuables shall be covered up to a limit of DKK 1,000.

**The insurance does not cover:**

- 10.5 - forgotten, lost or misplaced articles.
- 10.6 - theft from unlocked holiday accommodation, motor vehicle, train, aircraft, bus, boat, camper, caravan or from unattended tent.
- 10.7 - theft of baggage not under effective surveillance.
- 10.8 - burglary with no visible evidence of forced entry.
- 10.9 - theft of motor vehicle, camper, caravan, trailer, boat, wind surf boards, bicycles and other means of conveyance as well as their accessories.
- 10.10 - theft of contact lenses, prostheses, computers, TV sets, sewing machines, refrigerators, as well as any kind of articles held for commercial purposes (samples, merchandise, assortments, etc.).
- 10.11 - damage to baggage caused by poor packaging, as well as normal wear and tear, scratches, etc. of suitcases or bags.
- 10.12 - indirect losses.
- 10.13 - losses arising from misuse of traveler checks, credit or charge cards.
- 10.14 - a single item including accessories can be indemnified only up to the limit stated in 10.0, regardless of the possibility that the item may be insured by *Gouda* under more than one coverage.
- 10.15 - losses already compensated under the baggage delay coverage in subsection 9.

**The following rules apply to loss adjustment for claims under subsection 8:**

- 10.16 Items which can be documented by receipt, invoice or guarantee to be less than two (2) years old are indemnified on a reinstatement "new for old" basis, with the value of equivalent new items.
- 10.17 Other items are indemnified for the amount that it would cost to replace them, less depreciations.
- 10.18 *Gouda* is entitled to replace in kind, but not, however, under any obligation to do so.
- 10.19 *Gouda* is entitled to have the damaged goods repaired, or indemnify the Insured for the amount it would cost to have the item repaired.
- 10.20 For loss of taped recordings, manuscripts, drawing or the like, only the value of the raw material/medium is covered.

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## **11 Delay of baggage**

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**The insurance covers:**

- 11.0 In case the Insured's checked-in baggage is delayed by more than 5 hours relative to the Insured's arrival at a destination outside Denmark, the insurance covers replacement purchase up to a limit of DKK 300 per day, with a total maximum of DKK 1,200.

**The insurance does not cover:**

- 11.1 Baggage not checked in for carriage with the same means of conveyance as that used by the Insured, shall not be covered.

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## **12 General conditions**

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- 12.0 This policy is also issued under the provisions of the Law of Insurance contracts.
- The provisions and exceptions listed below shall apply to all sections and subsections of this policy (subsections 1 to 11).**
- 12.1 It is a precondition for this insurance to enter into force that the Insured has a valid yellow National Health Service card (i.e. is entitled to medical treatment under the Danish law of health service). Alternatively, that the Insured is a Danish citizen who is temporarily deleted from the Danish public registers due to sojourn abroad lasting more than 6 months.
- 12.2 Unless something else is explicitly stated, the stated limits to sums insured under the individual covers (subsections) comprise the maximum total liability for *Gouda* in respect of all losses occurring during the *Period of Cover*.
- 12.3 Cover is provided for events which arise during the *Period of Cover*. If the return is delayed without any fault on the part of the Insured, the *Period of Cover* will be extended up to 14 days without payment of additional premium.
- 12.4 The Insured is under obligation to obtain and release such information as may be considered necessary by *Gouda* for determining the validity of the claim and the amount of indemnity or compensation. Such information includes police reports, third party statements from e.g. guides, hotel staff, etc. but is not limited to these.

### **12.5 At any claim:**

- 12.5.1 *Gouda's physician* is entitled to seek information about the Insured's health condition and treatment by *physician* or hospitals which have treated the Insured, and if necessary discuss with those conditions made known to *Gouda*. *Gouda* guarantees full discretion concerning such information.
- 12.5.2 *Gouda* is entitled to demand that the Insured should allow him-/herself to be examined by *Gouda's physician*, or a *physician* appointed by *Gouda*. In case of death, *Gouda* is entitled to demand a post-mortem examination. *Gouda* shall pay the costs associated here with in any given case.
- 12.6 The Insured is under obligation to show documentation for all expenses or losses from which claims are made.
- 12.7 Expenses for transport not arranged by *Gouda* are covered only up to the limit of the expenses *Gouda* would have incurred in arranging a similar transport; however, at a maximum of the amount corresponding to the fare of a scheduled flight.
- 12.8 Entitlements under this policy cannot be pledged or transferred without *Gouda's* written consent.
- 12.9 In case of disbursement under this Policy, *Gouda* shall take over all rights of the Insured pertaining hereto. *Gouda* is entitled to pursue its subrogation rights to the extent *Gouda* has paid indemnity or compensation. The costs pertaining to the pursuit of rights of subrogation shall be borne by *Gouda*.
- 12.10 Compensation is paid out directly after *Gouda* has received the information it deems necessary to determine the extent of *Gouda's* liability and the amount of the indemnity or compensation.
- 12.11 Sections concerning claims procedures and practical guidance form an integral part of these Policy Conditions.

**The insurance does not cover:**

- 12.12 - claims arising from intentional or gross negligence on the part of the Insured, self-inflicted intoxication, influence of narcotic substances, medication or other mind-altering substances, unless it can be substantiated that the damage/injury is in no way connected herewith. This exclusion applies to any coverage under this policy, notwithstanding the Insured's state of mind at the time of the event giving rise to the claim.
- 12.13 - claims arisen in connection with the Insured's participation in scientific expeditions.

**The insurance does not cover:**

- 12.14 - claims in connection with all kinds of skiing (incl. snowboarding and ski jumping) in case you haven't taken out the coverage ski and it was the purpose to practice skiing for more than 14 day of the policy period.
- 12.15 - pilots or co-pilots during flight.
- 12.16 - claims arising as direct consequence of strikes, lock-out, seizure, or other interference by a public authority, however cf. 6.4.
- 12.17 - claims covered by other insurance policies or the public "Tourist Health Insurance" (Den offentlige Rejsesygesikring). This exception does not apply to the accidental coverage cf. 2.

**Coverage in case of war:**

- 12.18 The insurance does not cover losses arising directly or indirectly from war or war-like operations, insurrections or riots.

**Coverage for damage caused by any use of radioactive material:**

- 12.19 The insurance does not cover losses arising directly or indirectly from any use of radioactive material.

**Complaints board:**

- 12.20 If disagreement between the Insured and *Gouda* should arise concerning the insurance coverage, and repeated contacts by the Insured to *Gouda* do not yield a satisfying result, the insured can complain to: Ankenævnet for Forsikring, Anker Heegaardsgade 2, DK-1572 Copenhagen V. Tel.: + 45 33 15 89 00.

To file a complaint a special complaint form is used, which can be obtained from *Gouda*, Ankenævnet for Forsikring or Forsikringsoplysningen (The Insurance Information Bureau), Amaliegade 10, DK 1256 Copenhagen K, Tel.: + 45 33 43 55 00.

**Governing jurisdiction and forum**

- 12.21 Any legal proceeding against *Gouda* shall be heard at "Københavns Byret" or "Østre Landsret" in Copenhagen, Denmark

## Section E: Instructions to doctors and/or hospitals

The bearer of this Gouda Travel Insurance Policy is covered against Hospital and Medical Expenses up to the amounts insured as mentioned in these policy conditions.

The cover relates to expenses as a consequence of accidents occurring to the Bearer during the Period of Insurance and/or unforeseen illnesses which arise during that period.

Should you wish to consult us regarding treatment of the Insured and/or policy matters, please do not hesitate to contact our 24-hours *Emergency Assistance Company*:

**Gouda Assistance**  
Sejrøgade 7  
2100 København Ø  
Denmark  
phone +45 33 15 60 60  
telefax +45 33 15 60 61  
e-mail: [alarm@gouda.dk](mailto:alarm@gouda.dk)

On behalf of the persons insured by this insurance scheme and of Gouda Travel Insurance, we hereby thank you in anticipation of your cooperation.

## Hinweise für den Arzt und/oder die Krankenhausverwaltung

Der Inhaber dieses Gouda Insurance Versicherungsscheins ist für Krankenhauskosten und ärztliche Kosten bis zur Höhe des in der Polis angegebenen Versicherungsbetrages versichert.

Die Erstattung bezieht sich auf unbedingt notwendige Kosten, die innerhalb des Versicherungszeitraumes durch Unfälle und/oder unvorgesehene Krankheiten des Versicherten entstanden sind.

Wenn Sie Fragen haben bezüglich der Versicherungsbedingungen und/oder der Behandlung des Versicherten bzw. des Versicherungsfall, zögern Sie dann nicht, um Kontakt mit unserer Notrufzentrale aufzunehmen.

Diese Notrufzentrale ist Tag und Nacht dienstbereit.

**Gouda Assistance**  
Sejrøgade 7  
2100 København Ø  
Denmark  
phone +45 33 15 60 60  
telefax +45 33 15 60 61  
e-mail: [alarm@gouda.dk](mailto:alarm@gouda.dk)

Im Namen von Gouda Rejsforsikring und des Versicherten danken wir Ihnen für Ihre Mithilfe.

## Instrucciones para los doctores y/o las administraciones de los hospitales

El titular de este certificado de seguro de Gouda Insurance está cubierto de gastos médicos y de hospital hasta las cantidades mencionadas en esta póliza.

La cobertura corresponde a gastos estrictamente necesarios y consecuencia de accidentes ocurridos durante el periodo de seguro o por enfermedades imprevistas que comiencen durante este periodo.

Si desea consultarnos acerca del tratamiento del asegurado y/o por cuestiones referidas a la póliza no dude en llamar a la compañía de asistencia de emergencia operativa 24 horas al día:

**Gouda Assistance**  
Sejrøgade 7  
2100 København Ø  
Denmark  
phone +45 33 15 60 60  
telefax +45 33 15 60 61  
e-mail: [alarm@gouda.dk](mailto:alarm@gouda.dk)

En nombre de los titulares de este seguro y en el nuestro propio deseamos agradecerle anticipadamente su colaboración.

## Instructions pour médecins et/ou hôpitaux

Le titulaire de cette police d'assurance "Gouda Insurance" est couvert pour les frais médicaux et frais d'hospitalisation, jusqu'aux les montants assurés indiqués dans la police.

Il importe de noter qu'il n'y a indemnisation que lorsque les frais de traitement sont consécutifs à une maladie contractée ou à un accident encouru durant la période de validité de l'assurance et présentent un caractère strictement urgent.

Dans le cas où vous voudriez nous consulter sur le traitement de l'assuré et/ou les conditions d'assurance, vous pourriez contacter notre organisation d'assistance d'urgence, opérant 24 heures sur 24:

**Gouda Assistance**  
Sejrøgade 7  
2100 København Ø  
Denmark  
phone +45 33 15 60 60  
telefax +45 33 15 60 61  
e-mail: [alarm@gouda.dk](mailto:alarm@gouda.dk)

Au nom des personnes qui ont souscrit cette assurance, nous vous remercions d'avance de votre co-opération.

## **Section F: About Gouda Travel Insurance**

Gouda Travel Insurance is a Danish Branch Office of the Dutch Insurance Company, "Goudse Schadeverzekering B.V." The Gouda Group - which was established in 1924 - has a turnover of more than US dollar 1 Bn.

Gouda Travel Insurance established an office in Copenhagen in 1994 and as indicated by the name we focus exclusively on the sale of travel insurance in Denmark and is the second largest travel insurance company in Denmark today.

Gouda Travel Insurance is a member of the Danish Insurance Association and is associated with the Danish Insurance Complaints Board.



# Gouda

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## TRAVEL INSURANCE

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Sejrøgade 7 • DK-2100 Copenhagen Ø • Denmark

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CVR-no. 18 21 45 71

*Danish registered branch of Goudse Schadeverzekering N.V., Gouda, Holland (Reg. nr. 12404)*