



Insurance terms and conditions

Mastercard® Platin

Insurance for Danske Bank customers with a Mastercard® Platin card

Insurance terms and conditions DBDNK07-v11 applicable from 1 October 2021.

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



Insurance for Danske Bank customers with a Mastercard® Platin card

Please pay attention to the following when reading the terms and conditions:

- The insurance terms and conditions show the cover and sums provided by your insurance.
- Words marked with an asterisk [*] are explained in the glossary at the end of this document.
- What is required from you, for example the documentation you must be able to provide.
- You can purchase additional insurance for an individual trip if the trip lasts more than 60 days. Please contact Danske Bank Travel Assistance Service on business days between 8am and 4pm on tel. +45 45 12 91 00.
- If you have any questions about these terms and conditions, you can contact Danske Bank Travel Assistance Service on business days between 8am and 4pm on tel. +45 45 12 91 00.

If something goes wrong

Contact Danske Bank Travel Assistance Service immediately

- in the event of illness or injury resulting in hospitalisation or delay to your return home. Tryg's physician will then contact the hospital or the treating physician and make arrangements for further treatment, transfer, repatriation etc. Tryg can furnish a guarantee or send payment to the hospital or the treating physician.
- if you need emergency psychological trauma counselling
- if you need rescue assistance, evacuation or search and rescue services

Remember

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

Danske Bank Travel Assistance Service

Danske Bank Travel Assistance Service is a collaboration between Danske Bank and Tryg. Tryg answers calls to Danske Bank Travel Assistance Service. Tryg is responsible for advisory services and claims handling in relation to the applicable terms and conditions.

Tryg Alarm

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

Tel.: +45 45 12 91 00

Email: alarm@tryg.dk

The insurance covers the cost of calls to and from Tryg Alarm. Consequently, make sure you get an itemised phone bill to document the cost of calls.

Tryg partners with Falck Global Assistance under the name Tryg Alarm.

Contents

Travel insurance

Side

| | |
|----|---|
| 06 | 1. Who is covered |
| 06 | 2. When does the insurance provide cover |
| 06 | 3. Term and termination |
| 07 | 4. Prior approval of pre-existing condition |
| 07 | 5. Remember to bring your blue European health insurance card |
| 07 | 6. If you need to use your insurance |
| 08 | 7. General exclusions |
| 08 | 8. Illness and injury |
| 09 | 9. Urgent return home |
| 10 | 10. Patient accompaniment |
| 10 | 11. Summoning a person from home |
| 11 | 12. Assault |
| 11 | 13. Evacuation |
| 12 | 14. Search and rescue |
| 12 | 15. Trauma counselling |
| 13 | 16. Missed connection |
| 13 | 17. Flight delay |
| 14 | 18. Delayed luggage |
| 14 | 19. Luggage cover |

General terms and conditions

Page

16

Glossary

Page

17

How you are covered

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

| Insurance coverage | Sums | See more |
|---|--|----------|
| Illness and injury (treatment and repatriation) | Reasonable and necessary expenses | Page 8 |
| Urgent return home | Reasonable and necessary expenses | Page 9 |
| Patient accompaniment | Up to DKK 50,000 | Page 10 |
| Summoning a person from home | Up to DKK 50,000 | Page 10 |
| Assault | Up to DKK 250,000 per person | Page 11 |
| Evacuation | Reasonable and necessary expenses | Page 11 |
| Search and rescue | Up to DKK 75,000 per person, max. of DKK 150,000 per trip | Page 12 |
| Trauma counselling | Up to DKK 15,000 per person | Page 12 |
| Missed connection | Up to DKK 8,000 per person, max. of DKK 24,000 per trip | Page 13 |
| Flight delay | Up to DKK 6,000 per person, max. of DKK 12,000 per trip | Page 13 |
| Delayed luggage | Up to DKK 6,000 per person, max. of DKK 12,000 per trip | Page 14 |
| Luggage cover | Up to DKK 15,000 per person, max. of DKK 45,000 per incident | Page 14 |

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

Travel insurance

1. Who is covered

The insurance covers the holder of a valid* Mastercard Platin card issued by Danske Bank in Denmark.

The insurance also covers

- your spouse
- your cohabiting partner (must live at the same address as you do)
- children, joint-custody children and foster children under the age of 22 living at home
- children under the age of 18 who do not live at home

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

2. When does the insurance provide cover

A Mastercard Platin card covers travel anywhere in the world.

The insurance covers private holiday travel, study trips, business trips and trips involving unpaid voluntary work.

3. Term and termination

The insurance covers travel for up to 60 days, as long as you have a valid* Mastercard Platin card issued by Danske Bank.

If the trip lasts longer than 60 days, the insurance covers the first 60 days. However, the insurance is automatically extended beyond the 60 days if, through no fault of your own, you are to remain at your destination* due to illness or are detained indefinitely by a public authority.

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

You are covered if you travel together

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

If you live abroad

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

Mastercard Platin Family card

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

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

When does cover end

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

If you and your spouse/cohabiting partner separate

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

4. Prior approval of pre-existing condition

If you have a chronic condition, have symptoms of other conditions or receive a diagnosis before you travel from your country of residence, you are covered only if the condition is stable.

This means that within the last two months before your departure you have not

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

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

Take the online test

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

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

Prior approval is valid for one trip

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

5. Remember to bring your blue European health insurance card

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

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

6. If you need to use your insurance

If you need urgent assistance while travelling

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

All treatment and transport are subject to agreement with Tryg Alarm.

This applies if you become acutely ill or are injured while travelling.

If you experience other incidents while travelling

If you experience other incidents while travelling, you should report the claim only when you get home.

Reporting a claim

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

Documentation

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

Reimbursement of transport expenses

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

7. General exclusions

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

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

In areas where the Ministry of Foreign Affairs of Denmark, Statens Serum Institut (SSI) or a similar public Danish authority advises against travel, the insurance does not cover claims directly or indirectly arising from the event or reason why the authority advises against travel.

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

- travel to a country affected by war, warlike situations, violation of neutrality, civil war, riot or civil unrest.
- If one of these situations arises suddenly and after you have entered the country, you may remain there for up to 30 days after the outbreak of the conflict. However, cover is subject to you not participating personally in the actions.

- confiscation, nationalisation or revolution.
- nuclear reactions and radioactive decay, regardless of whether the insured event occurs in times of war or peace. However, the insurance covers insured events caused by or occurring in connection with nuclear reactions used for ordinary industrial, medical or scientific purposes.
- civil unrest, lockout or blockades.
- an actual or threatened strike announced more than 24 hours before your time of departure.
- arrest, seizure or other intervention such as new laws, regulations and guidelines issued by a public authority.

The insurance does not cover

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

8. Illness and injury

The insurance covers

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

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

Dental treatment

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

Repatriation due to acute illness or injury

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

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

Repatriation due to death

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

The insurance does not cover

The insurance does not cover expenses for

- non-acute illness and injury.
- stays in rehabilitation or health resorts.
- continued treatment if you refuse to be repatriated when both Tryg Alarm's physician and the treating physician have decided that repatriation is required.
- treatment upon your return to your country of residence.

- treatment of illness or injury if you travel abroad again after repatriation and this was not agreed in writing with Tryg
- dental treatment if you have not had regular dental checks and treatment by a dentist based on national clinical guidelines (green, yellow, red)

Compensation

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

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

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

Documentation

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

9. Urgent return home

The insurance covers

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

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

The insurance does not cover

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

Compensation

The insurance covers reasonable and necessary transport expenses, but limited to the price of an economy class ticket on an ordinary scheduled flight.

Who can travel home

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

Travel by car

If you travel by car, you may use other means of transport for the journey home subject to agreement with Tryg. In such cases, the insurance also covers the cost of transporting the car home.

Return journey

If you resume your trip, reasonable and necessary additional expenses for the return journey are covered, provided that you resume your trip within 15 days of the end of the travel period*.

Documentation

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

10. Patient accompaniment

The insurance covers

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

The insurance does not cover

The insurance does not cover expenses for

- patient accompaniment after returning to your country of residence*
- patient accompaniment if you invoke the summoning cover

Compensation

The insurance covers reasonable and necessary additional expenses up to DKK 50,000 for

- hotel accommodation and meals of up to DKK 1,500 for a maximum of six days
- transport in connection with patient accompaniment
- transport for the purpose of resuming the planned itinerary according to the original travel schedule after hospitalisation or a hotel stay prescribed by a physician

- transport for the purpose of resuming the patient companion's planned itinerary when the patient companion has accompanied the insured to the insured's country of residence*

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

Expenses for repatriation and transport needed to catch up on a planned itinerary are limited to the price of an economy class ticket on a scheduled flight.

Who are accepted as patient companions

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

Documentation

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

11. Summoning a person from home

The insurance covers

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

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

The insurance does not cover

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

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

Compensation

The insurance covers reasonable and necessary additional expenses up to DKK 50,000 for

- hotel accommodation and meals of up to DKK 1,500 for a maximum of six days
- transport, including local transport

You may summon one person of your choice if you do not invoke the patient accompaniment cover.

Documentation

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

12. Assault

The insurance covers

The insurance provides cover if you become a victim of violence or maltreatment by a third party resulting in demonstrable injury. It is a condition that you report the assault to the local police and that you have been examined by a local physician, dentist or at a local hospital.

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

The insurance does not cover

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

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

13. Evacuation

The insurance covers

The insurance provides cover if

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

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

You may be evacuated

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

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

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

Compensation

The insurance covers up to DKK 250,000 per person.

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

Documentation

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

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

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

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

The insurance does not cover

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

Compensation

The insurance covers reasonable and necessary transport expenses for evacuation to the country of residence* or to the nearest safe destination.

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

14. Search and rescue

The insurance covers

The insurance covers expenses for

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

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

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

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

The insurance does not cover

The insurance does not cover expenses for

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

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

Compensation

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

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

Documentation

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

15. Trauma counselling

The insurance covers

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

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

The insurance does not cover

The insurance does not cover expenses for

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

Compensation

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

The insurance covers reasonable and necessary expenses for

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

Contact Tryg Alarm if urgent trauma counselling is needed.

16. Missed connection

The insurance covers

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

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

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

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

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

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

Compensation

The insurance covers reasonable and necessary additional expenses of up to DKK 8,000 per person and a maximum of DKK 24,000 per trip for economy class transport, hotel accommodation and meals.

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

The insurance does not cover

The insurance does not cover your expenses

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

17. Flight delay

The insurance covers

The insurance provides cover if

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

The insurance does not cover

The insurance does not provide cover if

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

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

Compensation

The insurance covers reasonable and necessary expenses for meals and any overnight accommodation of up to DKK 6,000 per person and a maximum of DKK 12,000 per trip.

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

Documentation

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

18. Delayed luggage

The insurance covers

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

Urgent need

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

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

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

The insurance does not cover

No compensation is paid for the purchase of

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

In addition, the insurance does not cover

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

Compensation

The insurance covers reasonable and necessary expenses for clothing and toiletries up to DKK 6,000 per person and a maximum of DKK 12,000 per trip.

Documentation

After your return home, you must send

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

19. Luggage cover

The insurance covers

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

The insurance covers

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

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

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

The insurance does not cover

- motor vehicles, caravans, boats, surfboards, bicycles and other means of transport and their accessories
- forgotten, lost and misplaced items and items left unattended
- damage caused by inadequate packaging and normal wear and tear of suitcases and other luggage

- damage to or damage caused by food, bottles, glass and similar items carried in the luggage
- damage to photo equipment, computers and other digital equipment that is checked in as luggage and damaged during transport

Compensation

The insurance covers up to DKK 15,000 per person and a maximum of DKK 45,000 per incident.

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

- Cash, other financial instruments and the like
- Gold, silver, jewellery, watches, pearls and precious stones
- Fur coats and fur
- Digital equipment and accessories such as laptops, mobile phones, cameras, etc.
- Antiques, works of art and oriental rugs
- Musical instruments
- Weapons with accessories and ammunition
- Wine and spirits

Cash and other financial instruments are covered up to a maximum of DKK 10,000 per incident, and the rest of the items are covered up to a maximum of DKK 20,000 per incident.

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

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

Calculating compensation

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

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

- Repair
- Replacement
- Cash compensation

Repair

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

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

Replacement

Tryg provides or replaces items with items that have a value, quality, performance, use and appearance essentially corresponding to that of the item to be replaced. The make or brand of the item does not have to be the same.

Tryg replaces new items if the damaged or stolen item was

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

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

If you do not want to have your item replaced, Tryg pays compensation corresponding to the price at which Tryg is able to purchase the item.

Cash compensation

Cash compensation is calculated using one of the following methods:

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

Replacement value compensation (new items)

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

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

Current value compensation (used items)

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

Documentation

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

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

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

General terms and conditions

Who is the insurance provider

The insurer is:

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

- in these terms and conditions referred to as 'Tryg'

The policyholder is:

Danske Bank A/S
Holmens Kanal 2-12
DK-1092 København K
CVR no. 61126228

- in these terms and conditions referred to as Danske Bank

The insurance is a group insurance policy* with you as the insured.

Supervision and Guarantee Fund for Non-life Insurers

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

Double insurance

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

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

Recourse

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

Complaints

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

If you still disagree, you may contact Tryg's Quality Department, which is responsible for complaints:

Email: kvalitet@tryg.dk

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

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

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

How Tryg processes your personal data

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

Here you can find information about

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

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

Validity

These terms and conditions apply from 1 October 2021.

Glossary

Acute illness

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

Country of residence

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

Destination

The final destination for the trip.

EU/EEA countries

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

Excess

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

Fire

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

Group insurance

This is not an individual insurance policy, but a collective insurance policy that is the same for all holders of a Mastercard Platin card with insurance issued by Danske Bank.

Mastercard

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

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

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

Professional sports

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

Robbery

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

Travel period

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

Valid Mastercard

See Mastercard.