

This is a translation of an original document in the Danish language. In case of discrepancies, the Danish version prevails.

CONDITIONS FOR MASTERCARD OPTIONAL INSURANCE

These conditions apply to optional insurance taken out under the following products:

Mastercard Direct
Mastercard Basis
Mastercard Guld
Mastercard Platin

DBDNK10-v16

The policy will be effective as from 10 April 2022

SECTION A – General conditions

Insurer and policyholder

The insurer is
Tryg Forsikring A/S
Klausdalsbrovej 601
DK-2750 Ballerup
CVR No. 24260666

The insurance provider Tryg Forsikring A/S is a member of the Danish Guarantee Fund for Non-Life Insurance Companies, which covers consumer insurance claims if the insurance company enters into liquidation and has its registered office in Denmark.

The policy holder is
Danske Bank
Holmens Kanal 2-12
DK-1092 København K
Tel. +45 70 123 456
CVR No. 61126228

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

Danske Bank Travel Assistance Service

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

2.0 Reporting of claims

All claims must be reported to Tryg or Tryg Alarm in accordance with the following:

Illness, injury and travel assistance abroad

You must contact Tryg Alarm via Danske Bank's 24h travel assistance service on (+45) 45 12 91 00 as soon

as possible. They provide 24h assistance with finding a hospital or arranging transportation home, for example.

All treatment and transportation must be agreed with Tryg Alarm in advance.

Furthermore, it is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA or Switzerland.

Flight and baggage delay, cancellations and other minor claims

You must pay any expenses incurred in connection with flight or baggage delay or other minor incidents. You can then claim compensation once you have returned home. If you cancel a trip for medical reasons, you must submit a medical certificate when you claim compensation.

Important: You must have original documents to substantiate your claim, such as a police report, a medical certificate or a Property Irregularity Report (PIR).

Claims may be reported via danskebank.dk/anmeldskade or through Danske ebanking. You can also report the claim with Tryg

Travel via Danske Bank's travel assistance service on (+45) 45 12 91 00 (weekdays 8am-4pm).

Customer Service

If you have any questions about insurance terms and conditions, or if you want to extend your insurance cover or increase the sum insured under the cancellation insurance, call Customer Service on (+45) 45 12 91 00 (weekdays 8am - 4pm).

Advance medical approvals

If you need advance medical approval, you must start by taking the electronic test, which you find at danskebank.dk/anmeldskade.

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

Tryg collaborates with Falck Global Assistance on advance approvals.

When reporting a claim, please always provide the following:

- Full name and the card number and expiry date of your Mastercard
- Place and phone number where you can be reached
- A brief description of the problem and the nature of the assistance.

When reporting a flight delay, you must submit

- your flight ticket and information about the flight number, airport of departure and destination

- the airline's report on the delay (Property Irregularity Report - PIR)
- original receipts for expenses incurred.

When reporting a baggage delay, you must submit

- your flight ticket
- the airline's report on the delay (Property Irregularity Report - PIR)
- information about the time you received your baggage
- original receipts for expenses incurred.

2.1 When you report a cancellation:

- Contact the tour operator to cancel the trip
- Arrange for your doctor to fill in a medical certificate
- Send the medical certificate, your receipt or other booking confirmation and tickets to Tryg immediately.

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

2.3 If Tryg does not arrange for your repatriation or return home, you will, as a maximum, receive compensation equalling the amount incurred by Tryg had Tryg arranged for your repatriation or return home.

2.4 Term and expiry

The insurance remains in force for as long as you hold a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin issued in Denmark by Danske Bank A/S.

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

If the card agreement is terminated, the insurance lapses.

2.5 Disbursement of benefits

Any compensation is paid to the account you specify on the claims form. If you die, compensation is paid to your beneficiary/beneficiaries. Unless you have notified Tryg otherwise in writing, your beneficiary is your next of kin. Your next of kin is your spouse or - if you are unmarried - your cohabitant on condition that you have shared an address for at least six months. If you are unmarried and do not have a cohabitant, your beneficiaries under intestacy are considered your beneficiaries. If you are legally separated from your spouse, he or she will cease to be your beneficiary unless you have notified Tryg otherwise in writing.

2.6 Chronic illnesses
The insurance covers chronic illnesses or illnesses of which you have shown symptoms or with which you have been diagnosed before your departure from your country of residence only if the condition of your illness can be characterised as stable.

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

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

Moreover, if the condition of your illness cannot be characterised as stable, you must - to be eligible for cover - consult a doctor before your departure to obtain advance medical approval. The doctor's assessment must not indicate any prospective turn for the worse on your trip. You must obtain such advance medical approval through Tryg's travel service.

3.0 General exclusions
The insurance does not cover

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

3.2 participation in criminal acts

3.3 participation in fights, except for the purpose of self-defence

3.4 participation in professional sports. Insurance events occurring during transport to or from sports destinations and during the stay are covered, however, as you travel as a private individual. Professional sports are sports for which the athlete receives compensation - which must be reported as personal income for tax purposes - other than a refund of expenses incurred

3.5 participation in any kind of motor racing

3.6 insurance events which occurred while you were a member of a crew on a flight

3.7 insurance events caused by the bankruptcy of a public transport operator

3.8 insurance events caused by civil unrest, lockouts and/or picketing. Moreover, the insurance does not cover events caused by strikes or threats of strikes announced earlier than 24 hours before the scheduled departure

3.9 insurance events arising out of new laws, regulations or instructions introduced by a government or public authority

3.10 insurance events occurring during expeditions or explorations to polar or uncharted areas

3.11 confiscation or seizure of baggage by customs officials or other authorities

3.12 trips made while you do not meet the conditions in clause 1.0 of SECTION E - Annual travel insurance, Europe - optional insurance no. D1 and clause 1.0 of Annual travel insurance, worldwide - optional insurance no. D2.

3.13 trips in your country of residence

3.14 expenses covered by health insurance card issued by the Danish Health Insurance. This exception is valid until the Danish Health Insurance Scheme lapses by law.

3.15 persons who are registered in a national or international terrorist watch list, or who are members of a terrorist group, or who are involved in illegal trafficking or smuggling of drugs or nuclear, chemical or biological weapons.

4.0 War or nuclear damage

The insurance does not cover events arising out of war, war-like conditions, sabotage, terrorism, revolution or civil unrest. Moreover, events arising out of deliberate military neutralisation of the events stated above are not covered by the insurance. The insurance provides cover for up to one month after the outbreak of such an event if the event arises in a country in which you are on a trip and the country is not your country of residence.

The insurance provides cover only if

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

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

5.0 Maximum compensation

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

6.0 Double insurance

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

7.0 Recourse

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

8.0 Insurance periods, termination, commencement and change of insurance conditions

8.1 The insurance provides cover once your signed copy of the agreement about the add-on insurance you have chosen has reached Danske Bank, and you meet the conditions stipulated in the agreement, such as holding sufficient funds in your bank account to cover all the premiums payable.

8.2 The insurance period is one year from the date of commencement.

8.2.1 Both parties may terminate the insurance at 30 days' notice prior to the annual renewal date of the policy. If neither of the parties do so, the insurance policy is automatically renewed for one year. Unless the insurer has notified you at least 30 days prior to the annual renewal date that the annual premium or insurance conditions will change, automatic renewal of your policy will take place on unchanged terms and conditions. Changes in insurance premiums and conditions are subject to Danske Bank's general conditions for changes to its Mastercard fees and conditions.

8.2.2 The policyholder may terminate the insurance at any time at 30 days' notice to the first of a calendar month that is not the annual renewal date. Such cancellation is subject to a fee. The policyholder will be reimbursed for the annual premium paid subject to a DKK 60 processing fee and will instead be charged a premium for the actual number of months covered by the

insurance. Termination of the insurance before the end of the first insurance year is subject to an additional charge equalling 35% of the annual premium.

On giving notice of termination, the policyholder must state the specific date at which the insurance is to terminate if this is not the annual renewal date. If the policyholder fails to do so, the insurer will terminate the insurance at the annual renewal date.

8.2.3 The insurer may terminate the insurance because of non-payment of the premium, provided such termination has been notified in accordance with the provisions of the Danish Insurance Contracts Act.

8.3 When your Mastercard agreement with Danske Bank is terminated, the insurance will also be cancelled automatically.

8.4 If the insured reports a claim, the insurer may terminate the insurance, irrespective of whether compensation becomes payable, at not less than 14 days' notice given within one month of the closure of the claims handling.

8.5 Notwithstanding the provisions stated above, an optional insurance supplemented by an upgraded optional insurance cannot be terminated before the date by which the upgraded optional insurance has been terminated or expires.

8.6 If the insurance terminates before the agreed renewal date, the policyholder will receive a refund of the part of the premium covering the

residual insurance period with a deduction of any fee payable.

8.7 The insurance does not cover insurance events occurring after it has expired or terminated. Claims made for insurance events occurred during the insurance period must be reported not later than six months after the insurance has expired or terminated.

9.0 Complaints

If you do not agree with Tryg's decision regarding the 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)

Complaints to the Insurance Complaints Board are subject to a fee. The complaint must be submitted electronically by using the form on

the Complaint Board's website ankeforsikring.dk.

10.0 Processing of personal information

You can read more about how Tryg processes your personal information at www.tryg.dk/personoplysninger. Here you find information about for example:

- the purpose of Tryg processing information about you
- where information is registered and
- to whom the information may be passed on

11.0 Right of cancellation

When you take out an insurance policy, you have a 14-day cooling-off period beginning from the most recent date listed below:

- from the day we receive your duly signed copy of the insurance agreement
 - from the day you receive the insurance information we are obliged to give you in print or by e-mail pursuant to section 34(d-f) of the Danish Insurance Contracts Act.
- You will receive this information together with the agreement.

The right of cancellation also applies if you want to extend the cover of an existing insurance policy. In that case, the cooling-off period pertains only to the agreement about the extended insurance cover.

If the last day of the cooling-off period falls on a Saturday, a public holiday, 5 June, 24 December or 31 December, you may exercise

your right of cancellation on the following weekday.

How to cancel the insurance
If you want to cancel the insurance, you must inform us either by letter or e-mail before the end of the cancellation period to

Danske Bank
Holmens Kanal 2-12
DK-1092 København K
Tel. +45 70 123 456

SECTION B – Optional insurance cover

Annual travel insurance, Europe –no. D1.

Only available to holders of a Mastercard Direct or Mastercard Basis

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance cover must be stated in your Mastercard optional insurance agreement.

Annual travel insurance, Europe taken out during a trip will not provide cover until you go on a new trip.

For information about global travel insurance, please refer to Annual travel insurance, worldwide – optional insurance no. D2.

1.0 Persons covered by the insurance

1.1 The insurance covers any holder of a valid Mastercard Direct or Mastercard Basis issued by Danske Bank A/S (the policyholder) and the cardholder's accompanying spouse/cohabitant, provided that the cardholder has opted for this cover. Your children and the children of your spouse or cohabitant and foster children are covered in accordance with the rules specified below if the children are accompanying you on a trip.

- Your children and the children of your spouse or cohabitant (children and foster children under 18) are covered. Foster children must be registered at the same address as you in the national register of citizens

- Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22) are covered if they are registered at the same address as you in the national register of citizens

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

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

1.4 To be covered, your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.

2.0 Trips covered by the insurance

2.1 The insurance covers you on private and business trips outside your country of residence to a destination in Europe (as defined in 2.4) for a period not exceeding 60 days. If you go on a trip for more than 60 consecutive

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

2.2 For journeys lasting longer than 60 days, only the first 60 days of travel are covered.

2.3 The insurance comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

2.4 Europe is defined as consisting of the following countries:

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

3.0 Events covered by the insurance

The insurance provides cover for or includes

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

4.0 Illness and repatriation

Cover	Illness and repatriation
Maximum compensation per person insured	Unlimited amount
Maximum compensation for dental illness	DKK 30,000

4.1 Cover

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

4.1.1 Medical transport or repatriation

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

- Air ambulance if prescribed by a doctor and if a scheduled flight cannot be used
- Transport to the nearest suitable place of medical treatment

- Medically prescribed transport by scheduled flight to your country of residence and transport to your home or a place of medical treatment in your country of residence provided such transport is medically acceptable
- Medically prescribed transport by ambulance to and from a hospital
- Repatriation by scheduled flight after completed treatment if your original tickets are no longer valid
- Compensation is paid only for the transport costs of the person who has been ill. If the person who has been ill is under 18, compensation is also paid for the transport costs of one of the accompanying adults
- If you die during your trip, statutory measures such as embalming, undertaking, repatriation of your body to an undertaker in your country of residence and expenses for a transport coffin.

4.1.2 Treatment by an authorised medical practitioner

4.1.3 Medically prescribed hospitalisation

4.1.4 Medically prescribed medicine and treatment

4.1.5 In connection with hospitalisation in the EU/EEA, Greenland, the Faroe Islands or Switzerland where daily care of the insured is not a normal part of hospitalisation, the insurance covers such care if approved by Tryg

4.1.6 Dental treatment following a sudden dental illness. If you seek this type of treatment during travels in the EU/EEA, Greenland, the Faroe Island or Switzerland, it is strongly

recommended that you present your European Health Insurance Card

4.1.7 Hotel accommodation and meals subject to Tryg's approval if treatment that would otherwise require hospitalisation may be replaced by outpatient treatment. In connection with travels in the EU/EEA, Greenland, the Faroe Island or Switzerland, the insurance also covers medical aids and medical care if deemed necessary and approved by Tryg.

4.1.8 Hotel accommodation and meals required to catch up on your scheduled itinerary or return trip if, for health reasons, you have not been able to continue your trip as planned. If you travel with children under the age of 16, they will also be covered, provided that the incident occurs in the EU/EEA, Greenland, the Faroe Islands or Switzerland

4.1.9 If a co-insured travel companion of yours has to return home by the originally scheduled flight although your stay has been extended because of your illness or repatriation, your travel companion is covered during the return trip

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

4.2 Compensation

4.2.1 The insurance covers reasonable and necessary expenses for hospitalisation, treatment, surgery, medical treatment and

medically prescribed medicine and transport. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland.

4.2.2 The sum insured to cover sudden dental illness on your trip is DKK 30,000. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland.

Dental treatment must be started outside your country of residence, but the treatment may be completed in your country of residence if necessary.

4.3 Exclusions

The insurance does not cover

- 4.3.1 treatment of illness or injury sustained before your trip if treatment must be expected to be needed during your trip
- 4.3.2 transport by air ambulance if other transport is medically safe unless Tryg's International's doctor has approved transport by air ambulance
- 4.3.3 other transport to and from the place of treatment unless the transport is comparable to ambulance transport
- 4.3.4 repatriation or other transport as a result of illness or injury which is not covered or as a result of your fearing infection
- 4.3.5 non-medically prescribed medicine

- 4.3.6 illness, injury or a death as a result of attempted suicide, intoxication, consumption of narcotics or abuse of medicine
- 4.3.7 convalescent stays and health retreats
- 4.3.8 treatment upon return to your country of residence
- 4.3.9 continued treatment or stay if you refuse to be transferred or be transported home when Tryg's doctor and the attending doctor are of the opinion that transfer/repatriation is safe
- 4.3.10 treatment and stay outside your country of residence if Tryg's doctor has determined that treatment may await your return to your country of residence and this has been approved by the attending doctor
- 4.3.11 expenses incurred because you do not follow the directions of the attending doctor and/or Tryg's doctor
- 4.3.12 dental treatment if you have not carried out and received normal dental care with regular checks and treatment
- 4.3.13 expenses covered by health insurance card issued by the Danish Health Insurance. This exception is valid until the Danish Health Insurance Scheme lapses by law.

4.4 Crisis counselling

Sum insured:

Max DKK 1,500 per treatment and up to DKK 15,000 per insured event, regardless of the number of treatments.

The insurance covers the cost of emergency counseling if the insured while traveling is

exposed to one of the following traumatic events:

- The insured is the victim of an accident
- Insured becomes a victim of war, acts of terrorism, natural disasters or epidemics
- The insured witnesses a family member's sudden unexpected death
- The insured is subjected to assault or kidnapping.

The insurance covers reasonable and necessary expenses of up to DKK 15,000 for:

- Acute emergency psychological assistance for the Insured
- Prescribed psychological treatment for the Insured if such treatment starts no later than 30 days after the insurance event. Treatment must be concluded within three months after the first treatment.

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

Exclusions:

- Treatment carried out later than three months after the first treatment
- Treatment provided by non-licensed psychologists or therapists
- Treatment in cases where no medical need has been documented.

See also the General conditions under Section A.

5.0 Assault

Cover	Assault
Maximum compensation per person insured	DKK 250,000

- 5.1 Cover**
The insurance provides cover if you suffer physical violence, assault or battery intentionally inflicted by a third party. You must report the assault to the nearest police authority and provide evidence that the person assaulting you (the wrongdoing third party) is unknown to you or is insolvent. If charges are brought against the wrongdoing third party, Tryg is subrogated to your rights against the wrongdoing third party.
If you die as a result of the assault, Tryg will pay for and organise repatriation of your body.
- 5.2 Compensation**
The insurance covers expenses incurred up to the amount specified in the table above. Compensation is based on the amount a liable wrongdoer would have to pay in damages in case of a similar injury under normal legal practice under Danish law.
- 5.3 Exclusions**
The insurance does not cover loss of or damage to baggage or valuables, including money, watches and jewellery. Nor does the insurance cover injury caused by a travelling companion.

See also the General conditions under Section A.

6.0 Curtailment

Cover	Curtailment
Maximum compensation	Reasonable and necessary expenses

- 6.1 Cover**
The insurance provides cover if you are called home to your country of residence because one of the following persons in your country of residence has died or is hospitalised as a result of a serious accident or a sudden, severe illness:
- Your spouse/cohabitant
 - Your children, foster children, children-in-law or grandchildren
 - Your parents, parents-in-law or grandparents
 - Your brothers, sisters, brothers-in-law and sisters-in-law
 - Your stepchildren or stepparents.
- The insurance provides cover if
- there has been a fire in or burglary of your home or business and your presence is required. You must report the fire or burglary to the police and provide a copy of the police report
 - one of the staff members of your business defrauds your business and your presence is required. You must report the fraud to

the police and provide a copy of the police report

- your business gets involved in an unofficial strike.

6.2 Compensation

The insurance covers reasonable and necessary additional transport costs (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight). In order for Tryg to be liable to pay compensation, the insurance event must have occurred after your departure.
If you resume your trip, the insurance covers reasonable additional expenses for a return trip. There must be at least 15 days left of your travelling period, however. Your travelling period is the number of days covered by your itinerary according to the submitted documentation.
Any insured travelling companions may also interrupt their trip in the event of a claim eligible for cover.

If you travel by car, you can use other means of transport for your return trip provided that you have made an agreement to that effect with Tryg. In that case, the insurance also covers expenses for having the car transported home.

6.3 Exclusions

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

See also the General conditions under Section A.

7.0 Compassionate visit

Cover	Compassionate visit
Maximum cover	One person
Maximum compensation	DKK 50,000
Maximum compensation for hotel accommodation and meals per day for no more than six days	DKK 1,500

7.1 Cover

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

7.2 Compensation

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

- transport costs according to original receipts (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- hotel accommodation and meals by up to DKK 1,500 per day for no more than six days.

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

7.3 Exclusions

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

See also the General conditions under Section A.

8.0 Patient escort

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

8.1 Cover

The insurance provides cover in the event of your sudden illness or injury that requires your hospitalisation for at least three days or if you need to be repatriated or you die and it means that your planned trip has to be interrupted or is delayed.

8.2 Compensation

The insurance covers any reasonable additional expenses of up to DKK 50,000 for one of the insured travelling companions over 18 (at your option) for

- hotel accommodation and meals by up to DKK 1,500 per person each day for no more than six days

- transport in connection with the patient escort
- transport to catch up with the originally scheduled trip (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- transport to resume the trip if this is done within seven days of the completed patient escort (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight).

The insurance also covers any additional expenses of your children/foster children under 18 accompanying you on a trip at the same class (not ambulance flights) if you must return home as a result of repatriation, curtailment or patient escort covered by the insurance.

8.3 Exclusions

The insurance does not cover

- patient escort after you have returned to your country of residence
- patient escort if you receive compensation under the compassionate visit cover (see 7.0 Compassionate visit).

See also the General conditions under Section A.

9.0 Travel assistance

Cover	Travel assistance
Maximum period of cover	60 days - Europe
Business trips	+
Private trips	+

- 9.1 Persons eligible for travel assistance
Travel assistance is a service-only assistance rendered by Tryg Alarm to cardholders (see below) and does not imply any form of financial compensation.
- 9.2 Travel assistance is available to any holders of a valid Mastercard Basis or Mastercard Direct issued by Danske Bank A/S and the cardholder's accompanying spouse/cohabitant. Your children and the children of your spouse or cohabitant and foster children are also eligible for this service in accordance with the rules specified below if the children are accompanying you on a trip:
 - 9.2.1 Your children and the children of your spouse or cohabitant (children and foster children under 18) are eligible for travel assistance. Foster children must be registered at the same address as you in the national register of citizens
 - 9.2.2 Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22) are eligible for travel assistance if they are registered at the same address as you in the national register of citizens.

- 9.2.3 The travel assistance is also available to Mastercard Basis or Mastercard Direct cardholders residing outside Denmark.
- 9.2.4 A cohabitant is a partner living together with you in a conjugal relationship. To be eligible for travel assistance insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the request for travel assistance.
In case of legal separation, the travel assistance will no longer be available to your spouse and his or her separate children.

9.3 Extent and availability of travel assistance

- 9.3.1 The travel assistance is available to you on trips of up to 60 consecutive days. If your trip lasts for more than 60 consecutive days, you are eligible for this service during the first 60 days of the trip only.
- 9.3.2 The travel assistance's availability comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

9.4 Travel assistance services available

- 9.4.1 Travel assistance includes the following services:
- 9.4.2 Medical assistance (10.0)
- 9.4.3 Referral assistance (11.0)
- 9.4.4 Travel assistance (12.0)

10.0 Medical assistance

Cover	Medical assistance
Maximum period of cover	60 days - Europe

- 10.1 Referral to hospital, general practitioner, etc.
If, on a trip outside your country of residence, you need to consult or get assistance from a doctor, a hospital, a clinic, an ambulance, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can contact Tryg Alarm for local referral. Tryg pays compensation for actual expenses for hospitalisation, medical treatment, etc. if you incurred such expenses as a result of a sudden illness or injury during your trip (see 4.0).
- 10.2 Medical visits
If, on a trip outside your country of residence, your state of health prevents you from calling on a doctor or a hospital, you can contact Tryg Alarm to arrange for a doctor to call on you at your hotel or the like to provide treatment there.
- 10.3 Referral to dentist, eye doctor, etc.
If, on a trip outside your country of residence, you need to consult or get assistance from a clinic, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can contact Tryg Alarm for local referral. You must pay the actual expenses for the consultation or assistance unless you are eligible to receive compensation (see Section B).

10.4 Hospitalisation

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

10.5 Dispatch of medicine

If, on a trip outside your country of residence, you need medicine to be sent from your country of residence, you can contact Tryg Alarm to make the necessary arrangements. The insurance provides cover only if you cannot procure the medicine locally.

10.6 Dispatch of new glasses or contact lenses

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

10.7 Dispatch of prescription

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

11.0 Referral assistance

Cover	Referral assistance
Maximum period of cover	60 days - Europe

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

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

12.0 Travel assistance

Cover	Travel assistance
Maximum period of cover	60 days - Europe

If, on a trip outside your country of residence, you lose or have all your cash, travellers' cheques or credit cards stolen or if you do not have access to an ATM, Tryg Alarm will help

you obtain cash. The actual amount remitted (no more than DKK 7,500) will be debited to your account upon Danske Bank A/S's approval.

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

12.1 Assistance in case of problems

In case an unexpected, serious problem occurs on your trip, for instance loss or theft of ID, passport, money, travel documents or the like, Tryg Alarm can inform you about the relevant procedures and which authorities and organisations you should contact.

12.2 Important messages

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

12.3 Lost baggage

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

12.4 Return trip

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

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

Annual travel insurance, worldwide – optional insurance no. D2

Only available to holders of a Mastercard Direct, Mastercard Direct Studie, Mastercard Basis or Mastercard Guld who have already taken out and are covered by Annual travel insurance, Europe – optional insurance no. D1.

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance cover must be stated in your Mastercard optional insurance agreement.

Annual travel insurance, worldwide taken out during a trip will not provide cover until you go on a new trip.

1.0 Persons covered by the insurance

1.1 The insurance covers any holder of a valid Mastercard Direct, Mastercards Direct Studie, Mastercard Basis or Mastercard Guld issued by Danske Bank A/S (the policyholder) and the cardholder's accompanying spouse/cohabitant, provided that the cardholder has opted for this cover. Your children and the children of your spouse or cohabitant and foster children are covered in accordance with the rules specified below if the children are accompanying you on a trip.

- Your children and the children of your spouse or cohabitant (children and foster children under 18) are covered. Foster children must be registered at the same address as you in the national register of citizens
- Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22) are covered if

they are registered at the same address as you in the national register of citizens.

- 1.2 The insurance also covers Mastercard Basis, Mastercard Direct, Mastercard Direct Studie and Mastercard Guld cardholders residing outside Denmark.
- 1.3 A cohabitant is a partner living together with you in a conjugal relationship. To be covered by the insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the insurance event. In case of legal separation, the cover of your spouse and his or her separate children will lapse.
- 1.4 Cover is provided for your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children only from the point of time when they join you on a trip.
- 1.5 To be covered, your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.
- ### 2.0 Trips covered by the insurance
- 2.1 When the insurance is purchased for a Mastercard Direct card, Mastercard Basis card or a Mastercard Guld card, it covers

personal and business travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.

2.2 When the insurance is purchased for a Mastercard Direct Studie card, it covers personal and language and general study travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.

2.3 If you go on a trip for more than 60 consecutive days, you are covered during the first 60 days of the trip only.

2.4 The insurance comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

3.0 Events covered by the insurance

The insurance provides cover for or includes

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

4.0 Illness and repatriation

Cover	Illness and repatriation
Maximum compensation per person insured	Unlimited amount
Maximum compensation for dental illness	DKK 30,000

4.1 Cover

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

4.1.1 Medical transport or repatriation

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

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

- Compensation is paid only for the transport costs of the person who has been ill. If the person who has been ill is under 18, compensation is also paid for the transport costs of one of the accompanying adults
- If you die during your trip, statutory measures such as embalming, undertaking, repatriation of your body to an undertaker in your country of residence and expenses for a transport coffin.

4.1.2 Treatment by an authorised medical practitioner

4.1.3 Medically prescribed hospitalisation

4.1.4 Medically prescribed medicine and treatment

4.1.5 In connection with hospitalisation in the Eu/EEA, Greenland, the Faroe Islands or Switzerland where daily care of the insured is not a normal part of hospitalisation, the insurance covers such care if approved by Tryg

4.1.6 Dental treatment following a sudden dental illness. If you seek this type of treatment during travels in the EU/EEA, Greenland, the Faroe Islands or Switzerland, it is strongly recommended that you present your European Health Insurance Card

4.1.7 Hotel accommodation and meals subject to Tryg Alarm's approval if treatment that would otherwise require hospitalisation may be replaced by outpatient treatment.

4.1.8 Hotel accommodation and meals required to catch up on your scheduled itinerary or return trip if, for health reasons, you have not been able to continue your trip as planned. If you travel with children under the age of 16, they will also be covered, provided that the incident

- occurs in the EU/EEA, Greenland, the Faroe Islands or Switzerland.
- 4.1.9 If a co-insured travel companion of yours has to return home by the originally scheduled flight although your stay has been extended because of your illness or repatriation, your travel companion is covered during the return trip.
- 4.1.10 If a co-insured travel companion of yours cannot return home with you as originally scheduled but has to stay at your destination because of his or her illness or repatriation, your travel companion will be covered by the insurance until treatment has been completed or the travel companion returns home.

4.2 Compensation

- 4.2.1 The insurance covers reasonable and necessary expenses for hospitalisation, treatment, surgery, medical treatment and medically prescribed medicine and transport. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland
- 4.2.2 The sum insured to cover sudden dental illness on your trip is DKK 30,000. It is strongly recommended that you show your European Health Insurance Card when seeking treatment in the EU/EEA, Greenland, the Faroe Islands or Switzerland.

Dental treatment must be started outside your country of residence, but the treatment may be completed in your country of residence if necessary.

4.3 Exclusions

- The insurance does not cover
- 4.3.1 treatment of illness or injury sustained before your trip if treatment must be expected to be needed during your trip
- 4.3.2 transport by air ambulance if other transport is medically safe unless Tryg's doctor has approved transport by air ambulance
- 4.3.3 other transport to and from the place of treatment unless the transport is comparable to ambulance transport
- 4.3.4 repatriation or other transport as a result of illness or injury which is not covered or as a result of your fearing infection
- 4.3.5 non-medically prescribed medicine
- 4.3.6 illness, injury or a death as a result of attempted suicide, intoxication, consumption of narcotics or abuse of medicine
- 4.3.7 convalescent stays and health retreats
- 4.3.8 birth that occurs after the 36th week of pregnancy, ie. 4 weeks before the due date
- 4.3.9 treatment upon return to your country of residence
- 4.3.10 continued treatment or stay if you refuse to be transferred or be transported home when Tryg's doctor and the attending doctor are of the opinion that transfer/repatriation is safe
- 4.3.11 treatment and stay outside your country of residence if Tryg's doctor has determined that treatment may await your return to your country of residence and this has been approved by the attending doctor
- 4.3.12 expenses incurred because you do not follow the directions of the attending doctor and/or Tryg's doctor

- 4.3.13 dental treatment if you have not carried out and received normal dental care with regular checks and treatment
- 4.3.14 expenses covered by health insurance card issued by the Danish Health Insurance. This exception is valid until the Danish Health Insurance Scheme lapses by law.

4.4 Crisis counselling

Sum insured:

Max DKK 1,500 per treatment and up to DKK 15,000 per insured event, regardless of the number of treatments.

The insurance covers the cost of emergency counseling if the insured while traveling is exposed to one of the following traumatic events:

- The insured is the victim of an accident
- Insured becomes a victim of war, acts of terrorism, natural disasters or epidemics
- The insured witnesses a family member's sudden unexpected death
- The insured is subjected to assault or kidnapping.

The insurance covers reasonable and necessary expenses of up to DKK 15,000 for:

- Acute emergency psychological assistance for the Insured
- Prescribed psychological treatment for the Insured if such treatment starts no later than 30 days after the insurance event. Treatment must be concluded within three months after the first treatment.

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

Exclusions:

- Treatment carried out later than three months after the first treatment
- Treatment provided by non-licensed psychologists or therapists
- Treatment in cases where no medical need has been documented.

See also the General conditions under Section A.

5.0 Assault

Cover	Assault
Maximum compensation per person insured	DKK 250,000

5.1 Cover

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

- You must report the assault to the nearest police authority and provide evidence that the person assaulting you (the wrongdoing third party) is unknown to you or is insolvent. If charges are brought against the wrongdoing third party, Tryg is subrogated to your rights against the wrongdoing third party

- If you die as a result of the assault, Tryg will pay for and organise repatriation of your body.

5.2 Compensation

The insurance covers expenses incurred up to the amount specified in the table above. Compensation is based on the amount a liable wrongdoer would have to pay in damages in case of a similar injury under normal legal practice under Danish law.

5.3 Exclusions

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

See also the General conditions under Section A.

6.0 Curtailment

Cover	Curtailment
Maximum compensation	Reasonable and necessary expenses

6.1 Cover

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

- Your spouse/cohabitant

- Your children, foster children, children-in-law or grandchildren
- Your parents, parents-in-law or grandparents
- Your brothers, sisters, brothers-in-law and sisters-in-law
- Your stepchildren or stepparents.

The insurance provides cover if

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

6.2 Compensation

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

If you resume your trip, the insurance covers reasonable additional expenses for a return trip. There must be at least 15 days left of your travelling period, however. Your travelling period is the number of days covered by your

itinerary according to the submitted documentation.

Any insured travelling companions may also interrupt their trip in the event of a claim eligible for cover.

If you travel by car, you can use other means of transport for your return trip provided that you have made an agreement to that effect with Tryg. In that case, the insurance also covers expenses for having the car transported home.

6.3 Exclusions

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

See also the General conditions under Section A.

7.0 Compassionate visit

Cover	Compassionate visit
Maximum cover	1 person
Maximum compensation	DKK 50,000
Maximum compensation for hotel accommodation and meals per day for no more than six consecutive days	DKK 1,500

7.1 Cover

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

7.2 Compensation

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

- transport costs according to original receipts (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- hotel accommodation and meals by up to DKK 1,500 per day for no more than six days.

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

7.3 Exclusions

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

See also the General conditions under Section A.

8.0 Patient escort

Cover	Patient escort
Maximum cover	1 person
Maximum compensation	DKK 50,000
Maximum compensation for hotel accommodation and meals per day for no more than six consecutive days	DKK 1,500

8.1 Cover

The insurance provides cover in the event of your sudden illness or injury that requires your hospitalisation for at least three days or if you need to be repatriated or you die and it means that your planned trip has to be interrupted or is delayed.

8.2 Compensation

The insurance covers any reasonable additional expenses of up to DKK 50,000 for one of the insured travelling companions over 18 (at your option) for

- hotel accommodation and meals by up to DKK 1,500 per person each day for no more than six days
- transport in connection with the patient escort
- transport to catch up with the originally itinerary (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- transport to resume the trip if this is done within seven days of the completed patient escort (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight).

The insurance also covers any additional expenses of your children/foster children under 18 accompanying you on a trip at the same class (not ambulance flights) if you must return home as a result of repatriation, curtailment or patient escort covered by the insurance.

8.3 Exclusions

The insurance does not cover

- patient escort after you have returned to your country of residence
- patient escort if you receive compensation under the compassionate visit cover (see 7.0 Compassionate visit).

See also the General conditions under Section A.

9.0 Travel assistance

Cover	Travel assistance
Maximum period of cover	60 days - worldwide
Business trips	+
Private trips	+

9.1 Persons eligible for travel assistance

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

9.2 The assistance is available to any holders of a valid Mastercard Basis, Mastercard Direct, Mastercard Direct Studie or Mastercard Guld issued by Danske Bank A/S and the cardholder's accompanying spouse/cohabitant. Your children and the children of your spouse or cohabitant and foster children are also eligible for this service in accordance with the rules specified below if the children are accompanying you on a trip:

9.2.1 Your children and the children of your spouse or cohabitant (children and foster children under 18) are eligible for travel assistance. Foster children must be registered at the same address as you in the national register of citizens

9.2.2 Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22) are eligible for travel assistance if they are registered at the same address as you in the national register of citizens.

9.2.3 The travel assistance is also available to Mastercard Basis, Mastercard Direct, Mastercard Direct Studie or Mastercard Guld cardholders residing outside Denmark.

9.2.4 A cohabitant is a partner living together with you in a conjugal relationship. To be eligible for travel assistance insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the request for travel assistance. In case of legal separation, the travel assistance will no longer be available to your spouse and his or her separate children.

9.3 Extent and availability of travel assistance

9.4 The travel assistance is available to you on personal and business trips of up to 60 consecutive days, when the insurance is purchased for a Mastercard Basis card, a Mastercard Direct card or a Mastercard Guld card.

9.5 The travel assistance is available to you on personal and language and general study trips of up to 60 consecutive days, when the insurance is purchased for a Mastercard Direct Studie.

9.6 If your trip lasts for more than 60 consecutive days, you are eligible for this service during the first 60 days of the trip only.

9.7 The travel assistance's availability comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

9.8 Travel assistance services available

9.8.1 Travel assistance includes the following services

9.8.2 Medical assistance (10.0)

9.8.3 Referral assistance (11.0)

9.8.4 Travel assistance (12.0)

10.0 Medical assistance

Cover	Medical assistance
Maximum period of cover	60 days - worldwide

10.1 Referral to hospital, general practitioner, etc. If, on a trip outside your country of residence, you need to consult or get assistance from a doctor, a hospital, a clinic, an ambulance, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can

contact Tryg Alarm for local referral. Tryg pays compensation for actual expenses for hospitalisation, medical treatment, etc. if you incurred such expenses as a result of a sudden illness or injury during your trip (see 4.0).

10.2 Medical visits

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

10.3 Referral to dentist, eye doctor, etc.

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

10.4 Hospitalisation

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

10.5 Dispatch of medicine

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

The insurance provides cover only if you cannot procure the medicine locally.

10.6 Dispatch of new glasses or contact lenses

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

10.7 Dispatch of prescription

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

11.0 Referral assistance

Cover	Referral assistance
Maximum period of cover	60 days - worldwide

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

- referral to an embassy or consulate
- information about visas and passports
- information about vaccination
- Information about customs regulations
- information about exchange rates and taxes

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

12.0 Travel assistance

Cover	Travel assistance
Maximum period of cover	60 days - worldwide

If, on a trip outside your country of residence, you lose or have all your cash, travellers' cheques or credit cards stolen or if you do not have access to an ATM, Tryg Alarm will help you obtain cash. The actual amount remitted (no more than DKK 7,500) will be debited to your account upon Danske Bank A/S's approval.

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

12.1 Assistance in case of problems

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

Tryg Alarm can inform you about the relevant procedures and which authorities and organisations you should contact.

12.2 Important messages

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

12.3 Lost baggage

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

12.4 Return trip

If you lose your Mastercard or your passport on a trip outside your country of residence, Tryg Alarm will provide assistance in connection with the replacement of your Mastercard or passport.
If you lose your return ticket on a trip outside your country of residence, Tryg Alarm will arrange for a replacement of the return ticket. You must pay the actual expenses for the purchase of the return ticket (the expenses will be debited to your account upon Danske Bank A/S's approval).

Baggage and flight delay insurance – optional insurance no. D3

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance cover must be stated in your Mastercard optional insurance agreement.

Baggage and flight delay insurance taken out during a trip will not provide cover until you go on a new trip.

1.0 Persons covered by the insurance

1.1 The insurance covers any holder of a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or issued by Danske Bank A/S (the policyholder) and the cardholder's accompanying spouse/cohabitant, provided that the cardholder has opted for this cover. Your children and the children of your spouse or cohabitant and foster children are covered in accordance with the rules specified below if the children are accompanying you on a trip.

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

1.2 The insurance also covers Mastercard Basis, Mastercard Direct, Mastercard Guld and cardholders residing outside Denmark.

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

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

1.5 To be covered, your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.

2.0 Trips covered by the insurance

2.1 When the insurance is purchased for a Mastercard Direct card, Mastercard Basis card or a Mastercard Guld card, it covers personal and business travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.

2.2 When the insurance is purchased for a Mastercard Direct Studie card, it covers personal and language and general study travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.

2.3 If you go on a trip for more than 60 consecutive days, you are covered during the first 60 days of the trip only.

2.4 The insurance comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

3.0 Events covered by the insurance

The insurance provides cover for or includes

Cover	Clause
Baggage delay	4.0
Flight delay	5.0
Missed departure	6.0
Baggage	7.0

4.0 Baggage delay

Cover	Baggage delay
Maximum compensation per person for delay of more than four hours	DKK 5,000

Maximum compensation per person for delay of another 48 hours	DKK 2,000
Maximum compensation per person for delay up to 12 months	DKK 10.000

4.1 Cover

The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries up to the amount specified in the table above if your checked-in baggage arrives more than four hours after your arrival at the final destination as scheduled in your itinerary.

4.2 Compensation

The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries of up to the amount specified in the table above. The insurance pays compensation off up to DKK 10,000 for delays up to 12 months.

- The insurance does not cover the replacement value of the items insured; the insurance covers only expenses for the purchase of clean clothes and toiletries to meet your immediate needs so that you can continue your trip without significant difficulties. Once you receive your baggage, your position is the same as if the insurance event had not taken place, and the insurance does not cover items purchased for use after this time.
- You must provide documentation for your purchases in the form of original receipts.

4.3 Exclusions

The insurance does not cover

- losses or additional expenses incurred as a result of confiscation or seizure of baggage by customs officials, airport officials or other authorities
- claims for payment of customs duty, taxes or VAT for items bought on your trip
- the purchase of more clothes than what can reasonably be considered necessary for use in the period in which your baggage is delayed
- any value of purchased items which must be presumed to exceed the value of absolutely necessary items on the basis of the functional value of the item
- all kinds of sports equipment; however, sports wear is covered
- tools, accessories and instruments used for professional purposes
- IT equipment
- electronic equipment, photo and video equipment, radio and TV sets and any accessories to such equipment
- bicycles and the like
- if your baggage is delayed in connection with your return trip upon your arrival in your country of residence
- purchases made after you reclaimed your baggage
- if you have already received compensation of the full sum insured within the past 12 months.

See also the General conditions under Section A.

5.0 Flight delay

Cover	Flight delay
Flight delay - more than four hours Maximum compensation per person insured	DKK 5,000
Flight delay - for delay of another 48 hours Maximum compensation per person insured	DKK 2,000
Maximum compensation per person for delay up to 12 months	DKK 10,000

5.1 Cover

You are eligible to receive compensation if

- a flight for which you have a booking is delayed for more than four hours
- your flight is cancelled
- you involuntarily do not get on a flight for which you have a booking as a result of overbooking.

5.2 Compensation

Compensation is paid for necessary and reasonable expenses for meals and overnight accommodation, if relevant, of up to the amount specified in the table above per trip per person insured.

The expenses must be incurred at the place of the delay, and compensation is paid only upon presentation of original receipts for the expenses.

5.3 Exclusions

- The insurance does not provide cover if your flight is delayed in your country of residence
- The insurance does not provide cover if you are offered an alternative flight departing not more than four hours after the originally scheduled time of departure
- The insurance does not cover expenses for the purchase of clothes and toiletries and new flight tickets
- The insurance does not provide cover if you have already received compensation of the full sum insured within the past 12 months.

See also the General conditions under Section A.

6.0 Missed departure

Cover	Missed departure
Missed departure - maximum compensation per person insured	DKK 8,000
Missed departure - maximum compensation per trip	DKK 24,000

6.1 Cover

The insurance covers reasonable and necessary additional expenses for economy-class transportation and meals and overnight accommodation of up to the amount specified in the table above per person insured per insurance event.

The insurance comes into force if you unintentionally and unpredictably miss a public transport departure or a transport departure arranged by a tour operator according to your documented itinerary and you must catch up with your originally scheduled trip.

6.2 Exclusions

The insurance does not cover

- expenses incurred because you - through your own fault - arrive too late at the security check in at the airport or the ferry port or you miss your train, coach or other means of transport according to your itinerary
- expenses incurred as a result of your missing a connecting service because you did not observe the minimum transfer time indicated by the transport operator
- expenses incurred as a result of your arriving too late for a departure after check-in
- expenses incurred as a result of your arriving too late for a departure because you failed to take account of a reasonable transport time to arrive in time to get through the security check
- expenses incurred as a result of your arriving too late because of changes in departure times notified by the transport operator in writing before departure
- expenses for which you are reimbursed by the travel agent, hotel, airline company or other tour operators

- expenses incurred for transportation in connection with your switch between means of transport for which you are reimbursed by the tour operator.

6.3 Special conditions

If you have used your own means of transport to the departure terminal, it is a condition that you have had an accident that required the assistance of a rescue services provider.

See also the General conditions under Section A.

7.0 Baggage

Cover	Personal baggage
Maximum compensation per person insured	DKK 15,000
Maximum compensation per trip	DKK 45,000

7.1 Cover

The insurance covers your financial losses incurred as a result of the articles you bring with you on a trip or buy at your destination being exposed to fire, burglary, simple theft, open theft or robbery.

7.1.1 The insurance also provides cover if such articles belong to your employer/place of study, but only if you do not receive compensation through other insurance arrangements. Moreover, the insurance covers any loss of and damage to your checked-in baggage, including any excess and loss of bonus with the insurer

7.2 Compensation

of your household contents, at a maximum of DKK 2,000 per claim.

The insurance pays compensation for expenses incurred up to the amount specified in the table above per person insured, but not more than the maximum compensation per trip specified in the table above notwithstanding the number of persons insured. To be eligible for cover, you must report any theft of baggage or cash of a value of more than DKK 1,500 to the nearest police authority and enclose a copy of the police report with the claims form.

- Loss of cash is covered only in case of fire, burglary, open theft or robbery, and the compensation amount cannot exceed DKK 10,000 per claim
- Loss of or damage to stamps or other collector's items is covered only in case of fire, burglary, open theft or robbery, and the compensation amount cannot exceed DKK 10,000 per claim
- The compensation amount for loss of or damage to photo equipment, PCs or other electronic equipment cannot exceed DKK 10,000 per item
- Loss of or damage to travellers' cheques, petrol or restaurant vouchers, tickets, passports, lift passes or green fees is covered only in case of fire, burglary, open theft or robbery, and the compensation amount cannot exceed DKK 20,000 per claim
- The compensation amount for loss of or damage to video or audio recordings,

manuscripts, sketches and the like cannot exceed the price of the raw material and will be paid only for loss or damage caused by theft or robbery

- Stolen or the total loss of items that were purchased as new within the past two years are covered at replacement value
- Loss of or damage to items wholly or partly made of precious metals, pearls or gems and antiques, works of art, oriental rugs, pocket and wrist watches, furs and fur coats, binoculars, musical instruments, audio tapes, tape cassettes, records, discs and accessories to the listed items as well as weapons, weapon accessories, munitions, wine and spirits is covered only in case of fire, burglary or robbery, and the compensation amount cannot exceed DKK 20,000 per claim
- The compensation amount for stolen or the total loss of items that are more than two years old are covered at replacement value less depreciation
- Tryg may decide to have the damaged items repaired at Tryg's initiative, or Tryg may decide to pay you an amount to cover the price of having the items repaired.

Theft of baggage from a locked motor vehicle is covered by an amount of up to DKK 30,000 per claim, but only if the baggage was placed in a separate, locked glove or baggage compartment and could not be seen from the outside of the vehicle.

The following items are covered by an amount of up to DKK 5,000 per item:

- Items wholly or partly made of precious metals, pearls or gems
- Antiquities, works of art, oriental rugs, pocket and wrist watches, furs and fur coats
- Cameras, projectors, binoculars, musical instruments, tape recorders, record players, CD/DVD players, amplifiers, speakers, radios, TV sets, communications equipment, mobile phones, video equipment, tapes, cassettes, records, discs, fax machines and any type of accessories to these items
- Weapons and weapon accessories, munitions, wine and spirits
- PCs and PC equipment.

- photo equipment, PCs and other electronic equipment checked in as baggage and damaged during transport
- theft of baggage left unattended. You must never leave your baggage unattended at any time unless you have locked it up in a home, motor vehicle, baggage locker or the like.

See also the General conditions under Section A.

7.3 Exclusions

The insurance does not cover

- forgotten, lost, mislaid or abandoned items
- motor vehicles, caravans, boats, surfboards, bicycles and other means of transport, including any type of accessories to these items
- Simple theft from unlocked motor vehicles, caravans, pleasure crafts or tents where there is no one present
- damage caused by inadequate packing and general battering of suitcases and other baggage
- damage to or damage caused by food, bottles, glass or the like packed in the baggage

Cancellation, replacement trip and holiday compensation, basic – optional insurance no. D4

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance cover must be stated in your Mastercard optional insurance agreement.

Cancellation, replacement trip and holiday compensation insurance taken out during a trip will not provide cover until you go on a new trip.

In order to be covered by this optional insurance, you must have paid the premium before you make an advance payment for your trip.

1.0 Persons covered by the insurance

1.1 The insurance covers any holder of a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S (the policyholder) and the cardholder's accompanying spouse/cohabitant, provided that the cardholder has opted for this insurance. Your children and the children of your spouse or cohabitant and foster children are covered in accordance with the rules specified below if the children are accompanying you on a trip.

- Your children and the children of your spouse or cohabitant (children and foster children under 18) are covered. Foster children must be registered at the same address as you in the national register of citizens

- Your children and the children of your spouse or cohabitant (children and foster children between 18 and 22) are covered if they are registered at the same address as you in the national register of citizens.

- 1.2 The insurance also covers Mastercard Basis, Mastercard Direct, Mastercard Guld and Mastercard Platin cardholders residing outside Denmark.
- 1.3 A cohabitant is a partner living together with you in a conjugal relationship. To be covered by the insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the insurance event. In case of legal separation, the cover of your spouse and his or her separate children will lapse.
- 1.4 Cover is provided for your spouse or cohabitant and your or your spouse's or cohabitant's children/foster children only from the point of time when they join you on a trip.
- 1.5 To be covered, your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.

2.0 Trips covered by the insurance

- 2.1 When the insurance is purchased for a Mastercard Direct card, Mastercard Basis card or a Mastercard Guld card, it covers personal and business travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.
- 2.2 When the insurance is purchased for a Mastercard Direct Studie card, it covers personal and language and general study travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.
- 2.3 If you go on a trip for more than 60 consecutive days, you are covered during the first 60 days of the trip only.
- 2.4 The insurance comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

3.0 Events covered by the insurance

The insurance provides cover for or includes

Cover	Clause
Cancellation	4.0
Replacement trip and holiday compensation	5.0

4.0 Cancellation

Cover	Cancellation
Maximum compensation per person insured	DKK 15,000
Maximum compensation per trip	DKK 45,000

- 4.1 Cover
The insurance covers the period from the date you make an advance payment for your trip until you leave your home or work in your country of residence to go on a trip (see 2.29). Cover is conditional on your having taken out 'Cancellation, replacement trip and holiday compensation - optional insurance no. D4' before making an advance payment for your trip.
- 4.1.1 The insurance provides cover if you or your spouse/cohabitant and children and foster children cannot commence your trip because of a death or sudden serious illness or injury. You must be able to produce medical certificate or documentation of your admittance to hospital to substantiate your claim. The medical assessment must confirm that it would be unsafe for for health reasons to travel as planned. Tryg's doctor will, on the basis of the medical certificate, assess the condition of the illness or injury and whether it would be safe for to travel as planned.
- 4.1.2 The insurance provides cover if you or your spouse/cohabitant and children and foster children cannot commence your trip because

of a death, sudden illness or injury among your or your spouse's/cohabitant's

- parents and stepparents
- children, foster children, children in law, grandchildren, stepchildren and stepchildren in law
- brothers, sisters, stepbrothers and stepsisters
- brothers in law and sisters in law
- grand parents.

You must be able to produce medical certificate or documentation of the admittance to hospital to substantiate your claim.

4.1.3 The insurance also provides cover if

- your employer cancels your scheduled holiday less than 30 days before the date of your departure because you must replace a colleague who has died
- there has been a fire in or burglary of your home or business just before your date of departure. You must report the fire or burglary to the police and provide a copy of the police report
- one of the staff members of your business defrauds your business before your departure. You must report the fraud to the police and provide a copy of the police report
- you lose your job (you must have been full-time employed for the past six months) and the date of your departure is within 30 days of the date of the notice of termination of employment

- your business gets involved in an unofficial strike just before the date of your departure
- your cancellation is due to government intervention caused by an epidemic or natural disaster before your departure
- you have been called up for jury service or summoned as a witness in a court of law and your request for postponement has been declined.

4.2 Exclusions

The insurance does not cover

- if your cancellation is made for other reasons than those stated in 4.0
- losses incurred because the tour operator is insolvent, is declared bankrupt or has defaulted on its financial obligations as a transport operator or tour provider
- matters relating to stress, depression and other mental illnesses
- if your illness already existed when you took out the insurance or made the advance payment and treatment was likely to be necessary before your departure
- expenses for which you are reimbursed by the travel agent, hotel, airline company or other tour operators.

4.3 Special terms

4.3.1 The insurance covers the part of the trip's price not refunded by the tour operator in case of one of the insurance events stated above. You must enclose the appropriate documentation with your medical certificate. Such documentation can be

- the tour operator's substantiated claim in writing and a copy of the tour operator's booking conditions
- original, unused tickets of transport
- death certificate
- police report
- invoices/receipts
- documentation of bookings paid for in connection with your trip
- other relevant documents.

4.3.2 The insurance is subject to the following conditions:

- Payment/advance payment of your trip must have been made after the insurance came into force, that is, after Danske Bank registered the card number of the card ordered by you
- In the event of a death, compensation is neither assessed nor disbursed to the deceased or the dependants of the deceased, regardless of any advance spell of illness.

You must bear the expenses of obtaining a medical certificate.

4.4 Expiry

Cover ceases once you have checked in at the airport or has otherwise boarded the means of transport according to your itinerary. When you travel in your own car, cover ceases once you have got in your car to commence your trip.

See also the General conditions under Section A.

5.0 Replacement trip and holiday compensation

Cover	Replacement trip and holiday compensation
Maximum compensation per person insured	DKK 15,000
Maximum compensation per trip	DKK 45,000

5.1 Cover

The insurance covers expenses for an entire replacement trip or provides compensation for the number of days you cannot enjoy your holiday.

The insurance provides cover in the form of a replacement trip if

- a. you suddenly fall ill or are injured and hospitalised for at least three days
- b. you have to be repatriated because of a sudden illness or injury
- c. you are called home.

Being called home means that you have to return home to your country of residence during the first half of your trip according to your itinerary because of a death or hospitalisation as a result of a serious accident or sudden, severe illness among the following persons in your country of residence:

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

- Your stepchildren or stepparents.

Compensation in the form of a replacement trip or holiday compensation is subject to the following conditions:

5.1.1 Insurance events under 5.1.a:

You must obtain a medical certificate from the certified local doctor who carries out the treatment. The certificate must state the diagnosis, treatment and estimated period of hospitalisation.

5.1.2 Insurance events under 5.1.b:

Tryg's doctor must approve your repatriation.

5.1.3 Insurance events under 5.1.c:

You must produce documentation for the reason why you were being called home and receipts of your transport costs, if the insurer did not approve your return trip in advance.

5.1.4 The insurance event is covered by this insurance.

5.1.5 The insurance covers no more than one replacement trip per person insured per trip.

5.2 Compensation - replacement trip:

5.2.1 Compensation is paid in the form of a replacement trip to you and your co-insured if you are hospitalised for at least three days, the period of hospitalisation beginning at the time of your admittance to the hospital and ending at least 72 hours later

5.2.3 you were repatriated during the first half of your scheduled trip (see 5.1.2) and do not resume your trip

5.2.4 you were called home during the first half of your scheduled trip (see 5.1.3) and do not resume your trip.

5.3 Calculation of compensation:

5.3.1 Compensation is calculated on the basis of documented expenses incurred but not refunded.

5.3.2 If your trip was arranged by a tour operator, the insurance covers the accommodation and transport costs you have paid to the tour operator

5.3.3 If your trip was arranged individually, the insurance covers your accommodation and transport costs.

5.3.4 If you travel in your own car or autocamper, you receive a refund of your incurred mileage expenses at the rates of the Danish government for employees driving more than 12,000 kilometres a year in their own cars for professional purposes. Compensation is based on the number of kilometres driven by taking the shortest route from your home or residence to your destination and back again. If the insurance does not cover all the passengers in the car, compensation is based on a proportionate allocation of costs.

5.3.5 If you have rented a car or autocamper, you receive compensation for prepaid rental costs and a refund of your incurred mileage expenses at the rates of the Danish government for employees driving more than 12,000 kilometres a year in their own cars for professional purposes. Compensation is based on the number of kilometres driven by taking the shortest route from the rental company to your destination and then to the location where you returned the car or autocamper. If the insurance does not cover all the passengers in

the car, compensation is based on a proportionate allocation of costs.

5.3.6 Expenses for unattended excursions, events, lift passes, green fees and other non-refundable sport activities are covered by up to DKK 1,000 per person subject to submission of original receipts for these expenses.

5.4 The insurance provides cover in the form of holiday compensation if
 a. you suddenly fall ill or are injured and hospitalised or must stay indoors as prescribed by a doctor
 b. you have to be repatriated because of a sudden illness or injury.

5.5 Holiday compensation:

- 5.5.1 If you fall ill, are injured (see 5.4.a) or are repatriated (see 5.4.b) during your trip and are not eligible for a replacement trip (see 5.1.),
- 5.5.2 the insurance pays compensation for the number of days you are hospitalised or must stay indoors as prescribed by a doctor (see 5.4.a). Tryg's doctor will settle any doubts about the period of hospitalisation/indoor stay.
- 5.5.3 the insurance pays compensation for the number of days by which you had to curtail your trip (see 5.4.b).
- 5.5.4 the insurance pays compensation to the co-insured who escorts you home.
- 5.5.5 the insurance pays compensation at market rates for the number of days you cannot enjoy your holiday because of an insurance event. Compensation for package trips is based on market prices, while compensation for individually arranged trips is based on

documented market prices (transport and accommodation).

5.5.6 Expenses for unattended excursions, events, lift passes, green fees and other non-refundable sport activities are covered by up to DKK 1,000 per person subject to your submission of original receipts for these expenses.

5.5.7 Calculation of compensation
 The number of days you cannot enjoy your holiday are calculated from 12midnight after your first documented visit by a doctor until you are discharged from hospital or your prescribed indoor stay ceases,
 5.5.8 or they are calculated from 12midnight after your repatriation (see 5.4.b).

5.5.9 No compensation is paid for the day you return home according to your itinerary, and you will never be covered beyond the insurance period.
 5.5.10 You must send the medical certificate, your receipt or other booking information and documentation for the duration of your trip, including original receipts for transport, accommodation, excursions and other events, to Tryg.

5.6 Exclusions
 The insurance covers only the situations stated in 5.1 Cover. It does not compensate you for the lost purpose of your trip.

- Cover ceases on your scheduled date of return (which means that the insurance does not provide cover on your date of return) and not later than at the expiry of the insurance period

- In the event of a death, compensation is neither assessed nor disbursed to the deceased or the dependants of the deceased, regardless of any advance spell of illness.

5.7 Special terms

- If the diagnosis of the attending doctor does not directly order rest or recreation, Tryg's doctor will assess, on the basis of the diagnosis, whether you are eligible to receive compensation.

Cancellation, replacement trip and holiday compensation, extended – optional insurance no. D8

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance cover must be stated in your Mastercard optional insurance agreement.

Cancellation, replacement trip and holiday compensation insurance taken out during a trip will not provide cover until you go on a new trip.

In order to be covered by this add-on insurance, you must have paid the premium before you make an advance payment for your trip.

1.0 Persons covered by the insurance

- 1.1 The insurance covers any holder of a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S (the policyholder) and the cardholder's accompanying spouse/cohabitant, provided that the cardholder has opted for this insurance. Your children and the children of your spouse or cohabitant and foster children are covered in accordance with the rules specified below if the children are accompanying you on a trip.
- Your children and the children of your spouse or cohabitant (children and foster children under 18) are covered. Foster children must be registered at the same address as you in the national register of citizens
 - Your children and the children of your spouse or cohabitant (children and foster

children between 18 and 22) are covered if they are registered at the same address as you in the national register of citizens.

- 1.2 The insurance also covers Mastercard Basis, Mastercard Direct, Mastercard Guld and Mastercard Platin cardholders residing outside Denmark.
- 1.3 A cohabitant is a partner living together with you in a conjugal relationship. To be covered by the insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the insurance event. In case of legal separation, the cover of your spouse and his or her separate children will lapse.
- 1.4 Cover is provided for your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children only from the point of time when they join you on a trip.
- 1.5 To be covered, your spouse or cohabitant and your or your spouse's or cohabitant's children and foster children must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.

2.0 Trips covered by the insurance

- 2.1 When the insurance is purchased for a Mastercard Direct card, Mastercard Basis card or a Mastercard Guld card, it covers personal and business travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.
- 2.2 When the insurance is purchased for a Mastercard Direct Studie card, it covers personal and language and general study travel outside the country of residence to a destination worldwide for a period not exceeding 60 days.
- 2.3 If you go on a trip for more than 60 consecutive days, you are covered during the first 60 days of the trip only.
- 2.4 The insurance comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

3.0 Events covered by the insurance

The insurance provides cover for or includes

Cover	Clause
Cancellation	4.0
Replacement trip and holiday compensation	5.0

4.0 Cancellation

Cover	Cancellation
Maximum compensation per person insured	DKK 30,000
Maximum compensation per trip	DKK 90,000

4.1 Cover

The insurance covers the period from the date you make an advance payment for your trip until you leave your home or work in your country of residence to go on a trip (see 2.29). Cover is conditional on your having taken out 'Cancellation, replacement trip and holiday compensation - optional insurance no. D4' before making an advance payment for your trip.

- 4.1.1 The insurance provides cover if you or your spouse/cohabitant and children and foster children cannot commence your trip because of a death or sudden serious illness or injury. You must be able to produce medical certificate or documentation of your admittance to hospital to substantiate your claim. The medical assessment must confirm that it would be unsafe for for health reasons to travel as planned. Tryg's doctor will, on the basis of the medical certificate, assess the condition of the illness or injury and whether it would be safe for to travel as planned.
- 4.1.2 The insurance provides cover if you or your spouse/cohabitant and children and foster children cannot commence your trip because

of a death, sudden illness or injury among your or your spouse's/cohabitant's

- parents and stepparents
- children, foster children, children in law, grandchildren, stepchildren and stepchildren in law
- brothers, sisters, stepbrothers and stepsisters
- brothers in law and sisters in law
- grand parents.

You must be able to produce medical certificate or documentation of the admittance to hospital to substantiate your claim.

4.1.3 The insurance also provides cover if

- your employer cancels your scheduled holiday less than 30 days before the date of your departure because you must replace a colleague who has died
- there has been a fire in or burglary of your home or business just before your date of departure. You must report the fire or burglary to the police and provide a copy of the police report
- one of the staff members of your business defrauds your business before your departure. You must report the fraud to the police and provide a copy of the police report
- you lose your job (you must have been full-time employed for the past six months) and the date of your departure is within 30 days of the date of the notice of termination of employment
- your business gets involved in an unofficial strike just before the date of your departure

- your cancellation is due to government intervention caused by an epidemic or natural disaster before your departure
- you have been called up for jury service or summoned as a witness in a court of law and your request for postponement has been declined.

4.2 Exclusions

The insurance does not cover

- if your cancellation is made for other reasons than those stated in 4.0
- losses incurred because the tour operator is insolvent, is declared bankrupt or has defaulted on its financial obligations as a transport operator or tour provider
- matters relating to stress, depression and other mental illnesses
- if your illness already existed when you took out the insurance or made the advance payment and treatment was likely to be necessary before your departure
- expenses for which you are reimbursed by the travel agent, hotel, airline company or other tour operators.

4.3 Special terms

- 4.3.1 The insurance covers the part of the trip's price not refunded by the tour operator in case of one of the insurance events stated above. You must enclose the appropriate documentation with your medical certificate. Such documentation can be
 - the tour operator's substantiated claim in writing and a copy of the tour operator's booking conditions

- original, unused tickets of transport
- death certificate
- police report
- invoices/receipts
- documentation of bookings paid for in connection with your trip
- other relevant documents.

4.3.2 The insurance is subject to the following conditions:

- Payment/advance payment of your trip must have been made after the insurance came into force, that is, after Danske Bank registered the card number of the card ordered by you
- In the event of a death, compensation is neither assessed nor disbursed to the deceased or the dependants of the deceased, regardless of any advance spell of illness.

You must bear the expenses of obtaining a medical certificate.

4.4 Expiry

Cover ceases once you have checked in at the airport or has otherwise boarded the means of transport according to your itinerary. When you travel in your own car, cover ceases once you have got in your car to commence your trip.

See also the General conditions under Section A.

5.0 Replacement trip and holiday compensation

Cover	Replacement trip and holiday compensation
Maximum compensation per person insured	DKK 30,000
Maximum compensation per trip	DKK 90,000

5.1 Cover

The insurance covers expenses for an entire replacement trip or provides compensation for the number of days you cannot enjoy your holiday.

The insurance provides cover in the form of a replacement trip if

- you suddenly fall ill or are injured and hospitalised for at least three days
- you have to be repatriated because of a sudden illness or injury
- you are called home.

Being called home means that you have to return home to your country of residence during the first half of your trip according to your itinerary because of a death or hospitalisation as a result of a serious accident or sudden, severe illness among the following persons in your country of residence:

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

- Your stepchildren or stepparents.

Compensation in the form of a replacement trip or holiday compensation is subject to the following conditions:

5.1.1 Insurance events under 5.1.a:

You must obtain a medical certificate from the certified local doctor who carries out the treatment. The certificate must state the diagnosis, treatment and estimated period of hospitalisation.

5.1.2 Insurance events under 5.1.b:

Tryg's doctor must approve your repatriation.

5.1.3 Insurance events under 5.1.c:

You must produce documentation for the reason why you were being called home and receipts of your transport costs, if the insurer did not approve your return trip in advance.

5.1.4 The insurance event is covered by this insurance.

5.1.5 The insurance covers no more than one replacement trip per person insured per trip.

5.2 Compensation - replacement trip:

5.2.1 Compensation is paid in the form of a replacement trip to you and your co-insured if

5.2.2 you are hospitalised for at least three days, the period of hospitalisation beginning at the time of your admittance to the hospital and ending at least 72 hours later

5.2.3 you were repatriated during the first half of your scheduled trip (see 5.1.2) and do not resume your trip

5.2.4 you were called home during the first half of your scheduled trip (see 5.1.3) and do not resume your trip.

5.3 Calculation of compensation:

- 5.3.1 Compensation is calculated on the basis of documented expenses incurred but not refunded.
- 5.3.2 If your trip was arranged by a tour operator, the insurance covers the accommodation and transport costs you have paid to the tour operator
- 5.3.3 If your trip was arranged individually, the insurance covers your accommodation and transport costs.
- 5.3.4 If you travel in your own car or autocamper, you receive a refund of your incurred mileage expenses at the rates of the Danish government for employees driving more than 12,000 kilometres a year in their own cars for professional purposes. Compensation is based on the number of kilometres driven by taking the shortest route from your home or residence to your destination and back again. If the insurance does not cover all the passengers in the car, compensation is based on a proportionate allocation of costs.
- 5.3.5 If you have rented a car or autocamper, you receive compensation for prepaid rental costs and a refund of your incurred mileage expenses at the rates of the Danish government for employees driving more than 12,000 kilometres a year in their own cars for professional purposes. Compensation is based on the number of kilometres driven by taking the shortest route from the rental company to your destination and then to the location where you returned the car or autocamper. If the insurance does not cover all the passengers in

- the car, compensation is based on a proportionate allocation of costs.
- 5.3.6 Expenses for unattended excursions, events, lift passes, green fees and other non-refundable sport activities are covered by up to DKK 1,000 per person subject to submission of original receipts for these expenses.
- 5.4 The insurance provides cover in the form of holiday compensation if
- you suddenly fall ill or are injured and hospitalised or must stay indoor as prescribed by a doctor
 - you have to be repatriated because of a sudden illness or injury.
- 5.5 Holiday compensation:
- 5.5.1 If you fall ill, are injured (see 5.4.a) or are repatriated (see 5.4.b) during your trip and are not eligible for a replacement trip (see 5.1.),
- 5.5.2 the insurance pays compensation for the number of days you are hospitalised or must stay indoor as prescribed by a doctor (see 5.4.a). Tryg's doctor will settle any doubts about the period of hospitalisation/indoor stay.
- 5.5.3 the insurance pays compensation for the number of days by which you had to curtail your trip (see 5.4.b).
- 5.5.4 the insurance pays compensation to the co-insured who escorts you home.
- 5.5.5 the insurance pays compensation at market rates for the number of days you cannot enjoy your holiday because of an insurance event. Compensation for package trips is based on market prices, while compensation for individually arranged trips is based on

- documented market prices (transport and accommodation).
- 5.5.6 Expenses for unattended excursions, events, lift passes, green fees and other non-refundable sport activities are covered by up to DKK 1,000 per person subject to your submission of original receipts for these expenses.
- 5.5.7 Calculation of compensation
The number of days you cannot enjoy your holiday are calculated from 12midnight after your first documented visit by a doctor until you are discharged from hospital or your prescribed indoor stay ceases,
- 5.5.8 or they are calculated from 12midnight after your repatriation (see 5.4.b).
- 5.5.9 No compensation is paid for the day you return home according to your itinerary, and you will never be covered beyond the insurance period.
- 5.5.10 You must send the medical certificate, your receipt or other booking information and documentation for the duration of your trip, including original receipts for transport, accommodation, excursions and other events, to Tryg.
- 5.6 Exclusions
The insurance covers only the situations stated in 5.1 Cover. It does not compensate you for the lost purpose of your trip.
- Cover ceases on your scheduled date of return (which means that the insurance does not provide cover on your date of

return) and not later than at the expiry of the insurance period

- In the event of a death, compensation is neither assessed nor disbursed to the deceased or the dependants of the deceased, regardless of any advance spell of illness.

5.7 Special terms

- If the diagnosis of the attending doctor does not directly order rest or recreation, Tryg's doctor will assess, on the basis of the diagnosis, whether you are eligible to receive compensation.

Car rental excess insurance, basic – optional insurance no. D5.

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance must be stated in your Mastercard optional insurance agreement.

Car rental excess insurance – optional insurance no. D5 taken out during a trip will not provide cover until you go on a new trip.

1.0 Persons covered by the insurance

The insurance covers any holder of a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S (the policyholder), provided that the cardholder has opted for this insurance and that the cardholder has used his or her card for paying the car rental (see 3.3).

2.0 The insurance provides cover for or includes

Cover	Clause
Car rental excess	3.0
Cardholders required to use their cards for payment?	YES

3.0 Extent and period of cover

The insurance provides cover for rental of one (1) passenger car for a period of up to 21 consecutive days on condition that the car is driven by the insured who must hold a valid driving licence and be named as lead driver on the car rental agreement.

A passenger car is defined as a vehicle which is registered for use on public roads and intended

for the transporting of passengers only. Trailers, caravans, fork-lift trucks, motor cycles, scooters, mopeds, go-carts, water and snow scooters, offroaders, leisure vehicles and mobile/motor homes are thus not covered by this definition.

3.1 The car must be rented in connection with a trip you are on outside your country of residence. Cover is conditional on your having taken out comprehensive motor insurance on renting the car.

3.2 The insurance provides cover from the time you take the responsibility of the car until you return the car to the car rental agency. The insurance period cannot exceed 21 consecutive days, however. If the rental period lasts for more than 21 days, only the first 21 days will be covered. The insurance must be in force and activated (see 3.3. Conditions for car rental payment below).

3.3 Conditions for car rental payment
Cover is conditional on your using your Mastercard for payment of the car rental (see 1.0).

3.4 Events covered by the insurance
The insurance covers the excess payable up to DKK 10,000 for claims covered by the car rental insurance (comprehensive motor insurance) for cars rented through a certified car rental agency.

Damage to the car is covered by the insurance if it is caused by a road accident, fire, vandalism or theft.

3.5 Special terms

- All claims for damages must be reported in writing within 31 days of the day of the insurance event or your receipt of the third party's claim
- You must pay any expenses incurred for documenting your claim towards the insurer.
- You must not accept a claim until the insurer has approved it. If you accept a claim, you risk having to pay the damages yourself
- Once damages have been paid, the insurer becomes subrogated to all your rights.
- All claims are subject to Danish legislation and to a Danish final court of appeal
- All insured persons must hold a Danish or international driving licence.

- damage caused by your not complying with the rental agreement
- expenses covered by the rental agency's insurance or paid by the rental agency
- damage caused by a defect in manufacture, rust corrosion, frost erosion or other damage not covered by the car's comprehensive motor insurance
- damage arising from using the car to transport contraband or using it for illegal trade
- damage to cars whose value exceeds DKK 500,000 or which are more than 10 years old
- persons under the age of 18
- rental agreements running for a period longer than 21 consecutive days
- damage caused by driving on non-public roads
- damage caused by misfueling.

See also the General conditions under Section A.

3.6 Exclusions

The insurance does not cover

- car rental in your country of residence
- loss or damage caused directly or indirectly by radioactivity, nuclear weapons, explosives or the like
- damage covered elsewhere by another insurer and insurance policy
- if you participate in criminal acts, or if the insurance was taken out under circumstances for which there is an increased risk of damage

Car rental excess insurance, extended – optional insurance no. D9.

To be eligible for compensation, you must have taken out the insurance before you left your home to go on a trip and the optional insurance must be stated in your Mastercard optional insurance agreement.

Car rental excess insurance Extended – optional insurance no. D9 taken out during a trip will not provide cover until you go on a new trip.

1.0 Persons covered by the insurance

The insurance covers any holder of a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S (the policyholder), provided that the cardholder has opted for this insurance and that the cardholder has used his or her card for paying the car rental (see 3.3).

2.0 The insurance provides cover for or includes

Cover	Clause
Car rental excess	3.0
Cardholders required to use their cards for payment?	YES

3.0 Extent and period of cover

The insurance provides cover for rental of one (1) passenger car for a period of up to 21 consecutive days on condition that the car is driven by the insured who must hold a valid driving licence and be named as lead driver on the car rental agreement.

3.1 The car must be rented in connection with a trip you are on outside your country of residence. Cover is conditional on your having taken out comprehensive motor insurance on renting the car.

3.2 The insurance provides cover from the time you take the responsibility of the car until you return the car to the car rental agency. The insurance period cannot exceed 21 consecutive days, however. If the rental period lasts for more than 21 days, only the first 21 days will be covered. The insurance must be in force and activated (see 3.3. Conditions for car rental payment below).

3.3 Conditions for car rental payment
Cover is conditional on your using your Mastercard for payment of the car rental (see 1.0).

3.4 Events covered by the insurance
The insurance covers the excess payable up to DKK 20,000 per incident, maximum compensation per year DKK 40,000 for claims covered by the car rental insurance (comprehensive motor insurance) for cars rented through a certified car rental agency.

Damage to the car is covered by the insurance if it is caused by a road accident, fire, vandalism or theft.

3.5 Special terms

- All claims for damages must be reported in writing within 31 days of the day of the insurance event or your receipt of the third party's claim
- You must pay any expenses incurred for documenting your claim towards the insurer.
- You must not accept a claim until the insurer has approved it. If you accept a claim, you risk having to pay the damages yourself
- Once damages have been paid, the insurer becomes subrogated to all your rights.
- All claims are subject to Danish legislation and to a Danish final court of appeal
- All insured persons must hold a Danish or international driving licence.

3.6 Exclusions

The insurance does not cover

- car rental in your country of residence
- loss or damage caused directly or indirectly by radioactivity, nuclear weapons, explosives or the like
- damage covered elsewhere by another insurer and insurance policy
- if you participate in criminal acts, or if the insurance was taken out under circumstances for which there is an increased risk of damage
- damage caused by your not complying with the rental agreement
- expenses covered by the rental agency's insurance or paid by the rental agency

- damage caused by a defect in manufacture, rust corrosion, frost erosion or other damage not covered by the car's comprehensive motor insurance
- damage arising from using the car to transport contraband or using it for illegal trade
- damage to cars whose value exceeds DKK 500,000 or which are more than 10 years old
- persons under the age of 18
- rental agreements running for a period longer than 21 consecutive days
- damage caused by driving on non-public roads
- damage caused by misfueling.

See also the General conditions under Section A.

**Section H – Optional insurance:
Purchase assurance coverage and
mobile phone insurance**

**Purchase assurance coverage and
mobile phone insurance, basic –
optional insurance no. D6**

For you to be eligible for compensation, the optional insurance cover must be stated in your Mastercard optional insurance agreement.

The insurance provides cover only if your purchases have been made using your Mastercard after the insurance came into force.

**1.0 Events covered by the insurance –
Basic optional insurance no. D6**

Cover	Clause
Purchase assurance coverage	2.0
Mobile phone insurance	3.0

2.0 Purchase assurance coverage

Cover	Purchase assurance coverage
Maximum compensation per insurance event	DKK 10,000
Maximum compensation per year	DKK 100,000
Purchases worth at least	DKK 300
Cardholders required to use their cards for payment?	YES
Insurance period up to 90 days from the date of purchase	+

2.1 Persons covered by the insurance

The insurance covers any holder of a valid Mastercard Basis, Mastercard Direct, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S. Any recipient of a gift purchased by the cardholder using his or her Mastercard Basis, Mastercard Direct, Mastercard Direct Studie, Mastercard Guld or Mastercard Platin.

2.2 Events and articles covered by the insurance

The insurance provides cover for purchased goods if the amount of the purchase (one transaction) exceeds DKK 300, VAT included, per article and you bought and paid for the goods using your personal Mastercard issued by Danske Bank .

2.3 Losses covered by the insurance

- a) Theft of the insured article during the insurance period as a result of burglary*, open theft or robbery**
- b) Theft of the insured article from a locked motorvehicle if the article was placed in a separate locked glove or baggage compartment and could not be seen from the outside of the vehicle
- c) Physical damage to the insured article during the insurance period with the result that the article can no longer be used as intended.

*Burglary takes place if somebody steals articles or property from you from securely locked buildings whose windows have been properly closed/fastened with hasps and there are visible signs that the building has been broken into.

**Robbery takes place if somebody steals articles or property from you by using violence or by threatening you with violence.

To be covered by the insurance, the loss must exceed DKK 300, VAT included, per article. If the loss of or the physical damage to the purchased goods (see 2.0) is covered by another insurance, this insurance will provide cover only for any excess payable under your insurance with the other insurer and never more than the value of the insured article.

2.4 Exclusions

The insurance does not cover loss or damage

- 2.4.1 owing to intentional or fraudulent actions on your part or to which you have contributed
- 2.4.2 owing to ordinary wear and tear

- 2.4.3 owing to inexplicable disappearance, for instance if you have forgotten, mislaid or lost the purchased article without being able to find it again (to be eligible for compensation, you must be able to produce the damaged article except when making a claim for theft/robbery).
- 2.4.4 owing to a defect or fault with the purchased goods
- 2.4.5 owing to force majeure, including war, civil war, lockouts, strikes or sabotage
- 2.4.6 owing to nuclear damage of any kind
- 2.4.7 owing to your ignoring the instructions or recommendations of the manufacturer or distributor about the use or handling of the purchased goods
- 2.4.8 owing to dry-cleaning, dyeing or the like of clothes or materials
- 2.4.9 owing to cosmetic damage, such as scratches, stains and bleaching, that does not stop the article from working.

- 2.5 of/to the following types of goods:
- Notes, coins, cheques of any kind and negotiable documents
 - Animals and plants
 - All types of motor vehicles, vessels and the like
 - Food, beverages, tobacco, medicine/health products
 - Mobile phones
 - Goods used for or intended for professional and commercial purposes
 - All types of jewels, jewellery and watches
 - Intangible benefits and services

- Tickets, including tickets for trains, coaches, flights and entertainment, such as concerts, shows and theatre performances.
- 2.6 Notification of claim
If you have suffered a loss because of an insurance event, you must report your claim to Tryg via Danske Bank's travel assistance service as soon as possible by calling +45 45 12 91 00.
If the purchased goods are damaged while being in the care of the carrier, you must also report your claim to the carrier.
If there is a possibility that you may be able to hold a third party liable for damage, you must immediately take the requisite precautions to secure any claim against the third party. Once you have been compensated for the damage, Tryg becomes subrogated to your rights towards the third party.

- 2.7 To be eligible to receive compensation, you must document your purchase of goods by sending
- the receipt for the purchased goods
 - the receipt for the transaction made with your Mastercard Direct, Mastercard Basis, Mastercard Guld, Mastercard Platin, Mastercard Platin Eksklusiv or Mastercard World Signia Eksklusiv
 - a copy of your claims report to the carrier, if any, and a copy of your claims report to your household contents insurer and the insurer's statement of damages
 - a copy of the police report in case of theft/robbery

- a copy of the medical certificate in case of assault or the witness statement in case of threats describing the circumstances of the assault or threats and any other evidence of the robbery. The documents must be duly signed and dated.
- 2.7.1 Tryg is under no obligation to pay compensation before the necessary investigations have been made and you have provided the necessary documentation. Tryg decides what investigations are necessary.
- 2.7.2 Compensation for purchased goods
Tryg reserves the right to have the damaged article repaired. If the article cannot be repaired or the price for having the article repaired exceeds the purchase price, Tryg will pay you compensation corresponding to the article's purchase price.
Purchases made up of a pair or set:
If the damaged or stolen article is one of a pair or part of a set and can no longer be used, and it cannot be replaced individually or repaired, the value of the entire pair or set will be covered by the insurance.
- 2.8 Sum insured
Purchased goods: At a maximum, DKK 10,000 per insurance event.
Regardless of the number of insurance events, the total compensation amount cannot exceed DKK 100,000 within a single insurance year.

See also the General conditions under Section A.

3.0 Mobile phone insurance – accidental damage and theft

Cover	Mobile phone insurance
Maximum compensation per claim	DKK 2,000
Maximum compensation per year	DKK 4,000
Cardholders required to use their cards for payment?	YES

- 3.1 Persons covered by the insurance
The insurance covers any holder of a valid Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S (the policyholder) with a registered home address in Denmark.
- 3.2 Period of cover
The insurance provides cover for two years from the day you purchased the mobile phone.
- 3.3 Extent of cover
The mobile phone must be brand new when you purchase it, and you must have paid the full price for it using your personal Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin.
- The insurance also covers mobile phones purchased outside Denmark on condition that the mark and model are sold in Denmark.
- The insurance does not cover the mobile phone until you have paid the full price for it using your

card, whether it be made in one payment or several instalments charged to the card account.

- 3.4 The insurance provides cover for accidental damage (caused by sudden external factors) to and robbery of a mobile phone (see 3.5)
- 3.5 Accidental damage to and robbery of mobile phone
The insurance pays compensation of up to DKK 2,000 per claim, but not more than DKK 4,000 per year notwithstanding the number of claims made.
- Definition of robbery: Somebody stealing your mobile phone from you by using violence or threatening you with violence.
- 3.6 Cover
You receive compensation under the insurance in case of
- robbery of your mobile phone by somebody using violence or by threatening you with violence
 - accidental damage to your mobile phone (damage caused by a sudden, accidental and unpredictable external factor), for instance the strap of your handbag breaks and you drop the bag on the floor and your mobile phone in the bag is damaged, or you drop your phone because you collide with another person, or a wagging dog tail or a bouncing ball shoves the phone off the

table. So the damage must be caused by an external factor.

- 3.7 Compensation
If somebody robs you of your mobile phone by using violence or threatening you with violence, the insurance will replace your stolen mobile phone with an identical mobile phone if possible or with a phone of comparable specifications. If the value of the stolen mobile phone exceeds the maximum compensation of DKK 2,000, the insurer will pay you an amount of DKK 2,000 in cash.
There is no excess payable.
- The mobile phone will be repaired in case of an accidental damage. If it is not possible to repair the mobile phone, or the repair costs exceed the value of the mobile phone at the time of the accident, or the repair costs exceed the maximum compensation of DKK 2,000, the insurance will replace it with an identical mobile phone or a phone of comparable specifications. If the value of the damaged mobile phone exceeds the maximum compensation of DKK 2,000, the insurer will pay you an amount of DKK 2,000 in cash.
There is no excess payable.
- When valuating the mobile phone, the value of the phone is written down to the following percentages of the initial cost price*:
- 0 - 1 month = 100%
 - 1 - 3 months = 75%
 - 3 - 6 months = 65%
 - 6 - 12 months = 50%

**The initial cost price is the current price of a mobile phone identical to the damaged phone, quoted the day before the accident happened.*

3.8 Security measures

If you do not observe the following security measures, Tryg may choose to reduce the compensation for any damage or cancel it altogether.

- 3.8.1 You must keep an eye on your mobile phone and/or know where it is.
- 3.8.2 You must always keep the mobile phone safe and away from water and dust, for instance.
- 3.8.3 You must always handle your mobile phone with care.
- 3.8.4 You must follow the manufacturer's instructions and do what can reasonable be expected to stop and/or limit any damage to your mobile phone.

3.9 Exclusions

The insurance does not cover

- damage caused by heat, damp and/or water
- simple theft
- accidental damage if you cannot produce the damaged mobile phone and/or the serial number of the phone (identification number) is illegible
- damage caused by normal wear and tear (erosion, corrosion and exposure to damp, heat and the like)
- technical errors (internal errors)
- damage caused by incorrect use - you have disregarded the seller's or manufacturer's instructions of use

- cosmetic damage, such as scratches, stains and bleaching, that does not stop the phone from working
- damage caused intentionally by you or someone in your family
- forgotten, lost and/or mislaid mobile phones
- damage caused by a defect in manufacture or design which is covered by your consumer rights
- damage to or defect in the battery
- mobile phone accessories (headsets, cases, covers, chargers and the like)
- damage caused by repair or maintenance
- costs for maintenance and installation of software, games, ringtones and the like and other mobile phone updates and improvements .

Nor does the insurance cover

- mobile phones used for or intended for professional and commercial purposes
- accidental damage or theft caused by civil war, war, revolution, terrorism or confiscation by authorities.

3.10 Claims procedure

Claims may be reported to Tryg via danskebank.dk/anmeldskade or by calling Danske Bank's travel assistance service on (+45) 45 12 91 00. To be eligible for compensation, you must, where necessary, submit the damaged mobile phone to Tryg.

See also the General conditions under Section A.

Purchase assurance coverage and mobile phone insurance, extended – optional insurance no. D7

For you to be eligible for compensation, the optional insurance cover must be stated in your Mastercard optional insurance agreement

The insurance provides cover only if your purchases have been made using your Mastercard after the insurance came into force.

1.0 Purchase assurance coverage and mobile phone insurance, extended – optional insurance no. D7

Cover	Clause
Purchase assurance coverage	2.0
Mobile phone insurance	3.0

2.0 Purchase assurance coverage

Cover	Purchase Assurance coverage
Maximum compensation per insurance event	DKK 25,000
Maximum compensation per year	DKK 200,000
Purchases worth at least	DKK 300
Cardholders required to use their cards for payment?	YES
Insurance period up to 90 days from the date of purchase	+

2.1 Persons covered by the insurance
The insurance covers any holder of a valid Mastercard Basis, Mastercard Direct, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S. Any recipient of a gift purchased by the cardholder using his or her Mastercard Basis, Mastercard Direct, Mastercard Guld or Mastercard Platin.

2.2 Events and articles covered by the insurance
The insurance provides cover for purchased goods if the amount of the purchase (one transaction) exceeds DKK 300, VAT included, per article (excl. delivery costs) and you bought and paid for the goods using your personal Mastercard issued by Danske Bank. .

2.3 Losses covered by the insurance
d) Theft of the insured article during the insurance period as a result of burglary*, open theft or robbery**
e) Theft of the insured article from a locked motorvehicle if the article was placed in a separate locked glove or baggage compartment and could not be seen from the outside of the vehicle
f) Physical damage to the insured article during the insurance period with the result that the article can no longer be used as intended.

*Burglary takes place if somebody steals articles or property from you from securely locked buildings whose windows have been properly closed/fastened with hasps and there are visible signs that the building has been broken into.

**Robbery takes place if somebody steals articles or property from you by using violence or by threatening you with violence.

To be covered by the insurance, the loss must exceed DKK 300, VAT included, per article. If the loss of or the physical damage to the purchased goods (see 2.0) is covered by another insurance, this insurance will provide cover only for any excess payable under your insurance with the other insurer and never more than the value of the insured article.

- 2.4 Exclusions
The insurance does not cover loss or damage
- 2.4.1 owing to intentional or fraudulent actions on your part or to which you have contributed
 - 2.4.2 owing to ordinary wear and tear
 - 2.4.3 owing to inexplicable disappearance, for instance, if you have forgotten mislaid or lost the purchased article without being able to find it again (to be eligible for compensation, you must be able to produce the damaged article except when making a claim for theft/robbery).
 - 2.4.4 owing to a defect or fault with the purchased goods
 - 2.4.5 owing to force majeure, including war, civil war, lockouts, strikes or sabotage
 - 2.4.6 owing to nuclear damage of any kind
 - 2.4.7 owing to your ignoring the instructions or recommendations of the manufacturer or distributor about the use or handling of the purchased goods
 - 2.4.8 owing to dry-cleaning, dyeing or the like of clothes or materials

2.4.9 owing to cosmetic damage, such as scratches, stains and bleaching, that does not stop the article from working.

2.5 of/to the following types of goods:

- Notes, coins, cheques of any kind and negotiable documents
- Animals and plants
- All types of motor vehicles, vessels and the like
- Food, beverages, tobacco, medicine/health products
- Mobile phones
- Goods used for or intended for professional and commercial purposes
- All types of jewels, jewellery and watches
- Intangible benefits and services
- Tickets, including tickets for trains, coaches, flights and entertainment, such as concerts, shows and theatre performances.

2.6 Notification of claim

If you have suffered a loss because of an insurance event, you must report your claim to Tryg as soon as possible by calling +45 45 12 91 00.

If the purchased goods are damaged while being in the care of the carrier, you must also report your claim to the carrier.

If there is a possibility that you may be able to hold a third party liable for damage, you must immediately take the requisite precautions to secure any claim against the third party. Once you have been compensated for the damage, Tryg becomes subrogated to your rights towards the third party.

2.7 Claims procedure

Claims may be reported via danskebank.dk/anmeldskade or through Danske ebanking. You can also report the claim with Tryg Travel via Danske Bank's travel assistance service on (+45) 45 12 91 00 (weekdays 8am-4pm).

2.7.1 To be eligible to receive compensation, you must document your purchase of goods by sending

- the receipt for the purchased goods
- the receipt for the transaction made with your Mastercard Direct, Mastercard Basis, Mastercard Guld, Mastercard Platin, Mastercard Platin Eksklusiv or Mastercard World Signia Eksklusiv
- a copy of your claims report to the carrier, if any, and a copy of your claims report to your household contents insurer and the insurer's statement of damages
- a copy of the police report in case of theft/robbery
- a copy of the medical certificate in case of assault or the witness statement in case of threats describing the circumstances of the assault or threats and any other evidence of the robbery. The documents must be duly signed and dated.

2.7.2 Tryg is under no obligation to pay compensation before the necessary investigations have been made and you have provided the necessary documentation. Tryg decides what investigations are necessary.

2.7.3 Compensation for purchased goods
Tryg reserves the right to have the damaged article repaired. If the article cannot be

repaired or the price for having the article repaired exceeds the purchase price, Tryg will pay you compensation corresponding to the article's purchase price.

Purchases made up of a pair or set:

If the damaged or stolen article is one of a pair or part of a set and can no longer be used, and it cannot be replaced individually or repaired, the value of the entire pair or set will be covered by the insurance.

2.8 Sum insured

Purchased goods: At a maximum, DKK 25,000 per insurance event
Regardless of the number of insurance events, the total compensation amount cannot exceed DKK 100,000 within a single insurance year.

See also the General conditions under Section A.

3.0 Mobile phone insurance - accidental damage and theft

Cover	Mobile phone insurance:
Maximum compensation per claim	DKK 5,000
Maximum compensation per year	DKK 20,000
Cardholders required to use their cards for payment?	YES

3.1 Persons covered by the insurance

The insurance covers any holder of a valid Mastercard Direct, Mastercard Direct Studie,

Mastercard Basis, Mastercard Guld or Mastercard Platin issued by Danske Bank A/S (the policyholder) with a registered home address in Denmark.

- 3.2 Period of cover
The insurance provides cover for two years from the day you purchased the mobile phone.
- 3.3 Extent of cover
The mobile phone must be brand new when you purchase it, and you must have paid the full price for it using your personal Mastercard Direct, Mastercard Basis, Mastercard Guld or Mastercard Platin.
The insurance also covers mobile phones purchased outside Denmark on condition that the mark and model are sold in Denmark.

The insurance does not cover the mobile phone until you have paid the full price for it using your card, whether it be made in one payment or several instalments charged to the card account.
- 3.4 The insurance provides cover for
3.4.1 accidental damage (caused by sudden external factors) to and robbery of a mobile phone (see 3.5)
- 3.5 Accidental damage to and robbery of mobile phone
The insurance pays compensation of up to DKK 5,000 per claim, but not more than DKK 20,000 per year notwithstanding the number of claims made.

Definition of robbery: Somebody stealing your mobile phone from you by using violence or by threatening you with violence.

- 3.6 Cover
You receive compensation under the insurance in case of
- robbery of your mobile phone by somebody using violence or by threatening you with violence
 - accidental damage to your mobile phone (damage caused by a sudden, accidental and unpredictable external factor). For instance the strap of your handbag breaks and you drop the bag on the floor and your mobile phone in the bag is damaged, Or you drop your phone because you collide with another person, or a wagging dog tail or a bouncing ball shoves the phone off the table. So the damage must be caused by an external factor.
- 3.7 Compensation
If somebody robs you of your mobile phone by using violence or threatening you with violence, the insurance will replace your stolen mobile phone with an identical mobile phone if possible or with a phone of comparable specifications. If the value of the stolen mobile phone exceeds the maximum compensation of DKK 5,000, the insurer will pay you an amount of DKK 5,000 in cash.
There is no excess payable.

The mobile phone will be repaired in case of an accidental damage. If it is not possible to

repair the mobile phone, or the repair costs exceed the value of the mobile phone at the time of the accident, or the repair costs exceed the maximum compensation of DKK 5,000, the insurance will replace it with an identical mobile phone or one of comparable specifications.

If the value of the damaged mobile phone exceeds the maximum compensation of DKK 5,000, the insurer will pay you an amount of DKK 5,000 in cash.
There is no excess payable.

When valuating the mobile phone, the value of the phone is written down to the following percentages of the initial cost price*:

0 - 1 month	= 100%
1 - 3 months	= 75%
3 - 6 months	= 65%
6 - 12 months	= 50%

**The initial cost price is the current price of a mobile phone identical to the damaged phone, quoted the day before the accident happened.*

- 3.8 Security measures
If you do not observe the following security measures, Tryg may choose to reduce the compensation for any damage or cancel it altogether.
- 3.8.1 You must keep an eye on your mobile phone and/or know where it is.
- 3.8.2 You must always keep the mobile phone safe and away from water and dust, for instance.
- 3.8.3 You must always handle your mobile phone with care.

3.8.4 You must follow the manufacturer's instructions and do what can reasonably be expected to stop and/or limit any damage to your mobile phone.

3.9 Exclusions

The insurance does not cover

- damage caused by heat, damp and/or water
- Simple theft
- accidental damage if you cannot produce the damaged mobile phone and/or the serial number of the phone (identification number) is illegible
- damage caused by normal wear and tear (erosion, corrosion, exposure to damp, heat and the like)
- technical errors (internal errors)
- damage caused by incorrect use - you have disregarded the seller's or manufacturer's instructions of use
- cosmetic damage, such as scratches, stains and bleaching, that does not stop the phone from working
- damage caused intentionally by you or someone in your family
- forgotten, lost and/or mislaid mobile phones
- damage caused by a defect in manufacture or design which is covered by your consumer rights
- damage to or defect in the battery
- mobile phone accessories (headsets, cases, covers, chargers and the like)
- damage caused by repair or maintenance
- costs for maintenance and installation of software, games, ringtones and the like,

and other mobile phone updates and improvements.

- Nor does the insurance cover
- mobile phones used for or intended for professional and commercial purposes
- accidental damage or theft caused by civil war, war, revolution, terrorism or confiscation by authorities.

3.10 Claims procedure

Claims may be reported to Tryg via danskebank.dk/anmeldskade or by calling Danske Bank's travel assistance service on (+45) 45 12 91 00.

To be eligible for compensation, you must submit the damaged mobile phone to Tryg.

See also the General conditions under Section A.