List of charges for MasterCard optional insurance

Effective from 30 June 2015

MasterCard optional insurance

If you have a MasterCard Direct, MasterCard Direct Studie, MasterCard Basis, MasterCard Guld or MasterCard Platin issued by Danske Bank, you can take out optional insurance.

Optional insurance	Annual charge
Annual travel insurance, Europe	DKK 295
Upgrading to annual travel insurance, worldwide	DKK 245
Baggage and flight delay insurance with lounge membership	DKK 370
Upgraded lounge membership, including two admissions	DKK 225
Purchase assurance coverage and mobile phone insurance	DKK 90
Upgraded purchase assurance coverage and mobile phone insurance	DKK 95
Cancellation/replacement trip insurance	DKK 375
Upgrading of Cancellation/replacement trip insurance	DKK 349
Excess cover – car rental	DKK 225
Upgrading of Excess cover – car rental	DKK 199

Discount on optional insurance

If you hold a MasterCard Guld or MasterCard Platin, you are entitled to a discount on MasterCard optional insurance.

- MasterCard Guld currently entitles you to a discount of 10%.
- MasterCard Platin currently entitles you to a discount of 15%.

The discount rates apply to all types of optional insurance. You will always get a discount at the highest rate possible, but the individual rates will never be added together.

Note:

- The charges for upgraded optional insurance covers must be added to the charges for the basic covers.
- Holders of additional cards for family members cannot take out optional insurance.
- A lounge membership entitles you to a Priority Pass, which gives you access to a large lounge programme. You must pay DKK 150 for lounge admissions.
- The excess cover car rental insurance applies only to car rental on trips outside your country of residence.
- Charges and discount rates are variable and may be changed in accordance with the rules for changes to fees and charges in Danske Bank's General conditions consumers and the terms and conditions for MasterCard optional insurance.