

The insurance terms and conditions provide full product information and explain when the insurance provides coverage and the circumstances under which a claim can be paid out.

## What kind of insurance is it?

The insurance covers expenses for medical treatment, etc. prescribed by a doctor if your child becomes ill or has an accident.



### What does the insurance cover?

The insurance covers the policyholder's children aged between 2 and 21 years old, regardless of where the children live.

The insurance also covers the children of the policyholder's spouse/cohabiting partner aged between 2 and 21 years old. However, the child must be living with the policyholder at the time the illness or the consequences of an accident are diagnosed.

The insurance covers the following:

- ✓ Consultation and preliminary examination
- ✓ Surgery
- ✓ Medical treatment while hospitalised
- ✓ Hospital stay and meals for the child
- ✓ Stay and meals for one relative when the child is admitted to a private hospital
- ✓ Post-treatment check-up
- ✓ Outpatient rehabilitation
- ✓ Physiotherapy and chiropractor treatment
- ✓ Reflexology
- ✓ Acupuncture
- ✓ Psychotherapy



### What does the insurance not cover?

- ✗ Expenses for treatment in connection with an injury if it is self-inflicted.
- ✗ Examination and treatment by GPs, A&E departments or psychiatrists, treatments that are general or preventative in nature and treatments that are not offered in Denmark.
- ✗ The insurance does not cover illness, disorder or bodily injury that is congenital or occurred prior to the insurance coverage commencing.
- ✗ Injury resulting from participation in a fight, dangerous sport or as a result of alcohol or substance abuse.



### Are there any limits to the coverage?

- ! With insurance that is not established through an employer, treatment under the policy can only be granted after at least three months from the commencement date of the insurance, unless your child has had an accident.
- ! Treatment must be prescribed by a doctor and carried out in Denmark.
- ! A cohabiting partner must have lived with the policyholder in a marriage-like relationship in the same residence for the two years previous to the illness or consequences of an accident involving the cohabiting partner's children being diagnosed.
- ! Insurance coverage must have commenced and not have ceased when the diagnosis is made.
- ! The insurance does not cover the after-effects of an illness/disorder that the child has been treated for prior to the insurance coverage commencing.
- ! Treatment must occur within three months of the insurance ceasing, regardless of the reason for the insurance ceasing.
- ! Depending on the type of treatment, there may be certain limits to the number of treatments the child may receive.



### Where am I covered?



The insurance policy covers treatment in Denmark. If the child/children are temporarily living abroad, the insurance provides cover for up to one year. Stays abroad of more than 12 months require a prior special agreement for coverage to apply.



### What obligations do I have?

- Child health insurance may only be taken out if you as owner of the insurance (policyholder) have your pension and insurance scheme through your employer.
- If you wish to make use of the insurance, you have to notify us of the child's injury/illness and inform us if you have a similar insurance policy in another company.
- You have to inform us if you move abroad or your child/children are placed in an institution for an extended period of time.
- If you have more children who also have to be covered by the insurance, you have to inform us of the child's/children's name(s) and date(s) of birth (the insurance will automatically cease when the child is 21 years old).



### When and how do I pay?

When the insurance comes into effect you will receive a payment slip for the premium amount you have to pay. Payment can afterwards be registered with a digital payment service ('Betalingsservice'). If the policyholder has the insurance through their employer, payment will be automatically deducted from their salary.



### When does coverage commence and cease?

The insurance policy can be taken out if you or your cohabiting partner have children aged between 2 and 20 years old. Insurance coverage ceases at the end of the month when the child turns 21.



### How do I cancel the policy?

Policyholders can cancel their insurance by writing to us and giving one month's notice ahead of the next premium payment date. If the insurance is not cancelled, we will renew it for one year at a time.