

Critical illness insurance

Danica Pension

Document with information on the insurance product

Company: Danica Pension, Denmark
Product: Coverage for certain critical illnesses

FT no. : 62973

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 pays out a single lump sum if you are diagnosed with a serious illness. The payment is tax-free.



What does the insurance cover?

- ✓ Cancer
- ✓ Certain benign tumors in the brain and spinal cord
- ✓ Coronary thrombosis (coronary infarction)
- ✓ Planned surgery for or enlargement of constricted coronary arteries
- ✓ Surgery for cardiac valve disease
- ✓ Cerebral thrombosis or cerebral haemorrhage (stroke)
- ✓ Sacculate aneurysm of the brain arteries (aneurysm)
- ✓ Chronic renal failure
- ✓ Multiple sclerosis
- ✓ Motor neurone diseases (MND)
- ✓ Major organ transplant
- ✓ HIV infection as a result of a blood transfusion or infection caused by occupational transmission
- ✓ AIDS
- ✓ Muscular atrophy
- ✓ Blindness (permanent and irreversible loss of sight in both eyes)
- ✓ Deafness (permanent and irreversible loss of hearing in both ears)
- ✓ Parkinson's disease
- ✓ Creutzfeldt-Jakob's disease
- ✓ Bacterial meningitis (inflammation of the brain membrane)
- ✓ Borrelia infection in meninges, nerve roots or brain
- ✓ Severe burns, frostbites or corrosive burns
- ✓ Diseases of the aorta
- ✓ ICD (defibrillator) implant surgery due to life-threatening irregular cardiac rhythm or cardiac arrest
- ✓ Chronic heart failure with severe symptoms such as dyspnoea, fatigue and rapid heartbeat while at rest



What does the insurance not cover?

- ✗ Cancer precursors
- ✗ HIV-related tumors
- ✗ Skin cancer
- ✗ Multiple sclerosis, if the symptoms are restricted to optic neuritis or transverse myelitis.
- ✗ With severe burns, frostbite or corrosive burns at least 20 per cent of the body's surface must have third degree burns.



Are there any limits to the coverage?

- ! When taking out insurance that you do not have through your employer, the diagnosis must have been made at least three months after the date of establishing the insurance for you to receive benefits.
- ! A requirement for being able to take out this insurance is that you pay a certain minimum amount of contributions into a pension savings scheme.
- ! With every diagnosis there are certain criteria regarding the severity of the illness that have to be met before benefits are paid out.
- ! If you have or have had a critical illness prior to gaining insurance coverage, we do not pay out benefits for the same diagnosis. However, you may receive benefits for cancer if at least 7 years have passed since treatment for the first occurrence ended and if there have been no relapses since treatment ended. We do not pay out for coronary thrombosis or for planned surgery/enlargement of the coronary arteries if you have previously had a coronary thrombosis or had surgery/enlargement of the coronary arteries.
- ! We do not pay out for surgery for cardiac valve disease, cerebral thrombosis or cerebral haemorrhage if you prior to taking out the insurance were aware of having

cardiac valve problems, have had surgery for cardiac valve disease or have had a cerebral thrombosis or cerebral haemorrhage.

- ! We do not pay out for ICD (defibrillator) implant surgery or Chronic heart failure if you have previously had a payout for coronary thrombosis, planned surgery/enlargement of the coronary arteries, cardiac valve disease, cerebral thrombosis/cerebral haemorrhage or a heart transplant.
- ! If we have paid out for a critical illness, we insert a clause in the insurance regarding the illness for which the payout has been paid out for.



Where am I covered?

- ✓ You are covered by the policy if the insurance event occurs in Denmark (Greenland and the Faroe Islands), Norway, Sweden, Finland or Iceland and the diagnosis has been confirmed by a Danish doctor. The insurance policy also provides cover during trips and stays throughout the rest of the world for up to 12 months.
- ✓ Trips and stays abroad of more than 12 months require a prior special agreement for coverage to apply.



What are my obligations?

- ✓ You have to submit details about your health that we must assess to be satisfactory in order to get standard insurance coverage. Alternatively, you may be able to get the insurance with reservations, that is, where the state of your health is taken into account.
- ✓ If you wish to make a claim on your insurance, you must notify us of the claim and inform us if you have similar insurance in another company.



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 you have the insurance through your employer, payment will be automatically deducted from your salary.



When does coverage commence and cease?

Coverage can be established up until you turn 50 and ceases when you turn 60. However, coverage can be established and cease later if you have the policy through your employer.



How do I cancel the policy?

You have to cancel the insurance in writing giving us 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. Other rules apply if you have the insurance through your employer.