

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 you become ill or have an accident. The insurance is composed of two obligatory modules (basic module and module 1) plus a third, optional module, so you can obtain the coverage that suits you best. If you have the insurance through your employer, it can be extended with modules 3 or 4.



### What does the insurance cover?

#### Basic module:

- ✓ Consultation and preliminary examination
- ✓ Surgery
- ✓ Medical treatment while hospitalised
- ✓ Stay and meals at a private hospital
- ✓ Post-treatment check-up
- ✓ Outpatient rehabilitation

#### Module 1:

- ✓ Medicine
- ✓ Physiotherapy and chiropractor treatment
- ✓ Reflexology
- ✓ Acupuncture
- ✓ Psychotherapy
- ✓ Psychiatric assessment and treatment
- ✓ Dietician

#### Module 2:

- ✓ Temporary assistance at home
- ✓ Convalescence or treatment stay
- ✓ Treatment abroad
- ✓ Transport abroad and home again
- ✓ Transport and stay for companion when treated abroad
- ✓ Increase in the highest annual benefit payments from the insurance

#### Module 3: (covers children aged between 2 and 21 years old and only if insurance is via employer)

The module includes the coverage in the basic module, plus coverage for:

- ✓ Stay and meals for a companion
- ✓ 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.
- ✗ Treatment connected with infertility, pregnancy or giving birth.
- ✗ Alternative treatments not stated under modules 1, 2, 3 or 4.
- ✗ Chronic dialysis treatment, organ transplantation, surgery for short- or long-sightedness or astigmatism, cosmetic treatments and surgery, obesity surgery, etc. (The insurance terms and conditions contain a full list of conditions that are not covered).
- ✗ 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 you have had an accident.
- ! Treatment must be prescribed by a doctor and carried out in Denmark.
- ! 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 you have been treated for prior to the insurance coverage commencing. If the insurance has been established through your employer, certain pre-existing conditions may be covered.
- ! Treatment must occur within three months of the insurance ceasing, regardless of the reason for the insurance ceasing.

#### Module 4 (only for insurance via employer):

- ✓ An ADDIS test, diagnosis of medicine and/or alcohol addiction
- ✓ Preliminary examination and treatment for addiction to medicine, alcohol or drugs
- ✓ Medicine
- ✓ Aftercare

- ! Depending on the type of treatment, there may be certain limits to the number of treatments you may receive.
- ! The insurance covers expenses of up to DKK 1,000,000 per calendar year, and DKK 1,500,000 when you also have module 2.



#### **Where am I covered?**

- ✓ The insurance covers treatment in Denmark. Treatment abroad can be covered if you have module 2 and we have approved the course of treatment.
- ✓ If you are temporarily staying abroad, the insurance provides cover for up to 1 year. Stays abroad of more than 12 months require a prior special agreement for coverage to apply.



#### **What obligations do I have?**

- You have to submit details about your health that we must judge to be satisfactory in order to get standard insurance coverage. Alternatively, you may be able to get the insurance with a rider, in other words 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.
- You must inform us if you move abroad or into a nursing home or institution. You also have to inform us if your membership of "Danmark" health insurance ('Sygeforsikringen Danmark') changes.



#### **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 60 and ceases when you turn 67 or go into a nursing home or are permanently placed in an institution. 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.