

Company name	CVR-No.
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Insured	Name	CPR-No.	
	Address	Postcode	Town
	Enrolment in the insurance policy on / - 20		E-mail

Health statement 4

1)		
a)	Are you fully able to work? (If you are fully able to work, you can carry out your work under normal conditions just like any other person in a similar job)	Yes No <input type="checkbox"/> <input type="checkbox"/>
b)	If no: Is your incapacity due to disability? (You can easily have a disability and at the same time be fully able to work. We only ask to make sure that we assess your insurance options with us correctly).	Yes No <input type="checkbox"/> <input type="checkbox"/>

2)	Have you, currently or in the past three years	
a)	been recommended for/referred to or in supported employment (fleksjob), or been considered for or enrolled in a re-employment programme (jobafklaringsforløb) or a resource programme (ressourceforløb)?	No Yes <input type="checkbox"/> <input type="checkbox"/>
b)	been in a vocational rehabilitation programme, a pre-vocational rehabilitation assessment, a municipal work ability development and assessment programme, a health-related subsidised employment programme or been employed at reduced hours for health reasons?	No Yes <input type="checkbox"/> <input type="checkbox"/>
c)	been comprised by a special arrangement with an employer and the public authorities about the obligation to pay sickness benefits (dagpengeforpligtelsen) - section 56 (former section 28) and section 58A?	No Yes <input type="checkbox"/> <input type="checkbox"/>
3)	Have you, currently or within the past three years, been recommended for, or do you receive, a public pension, other pension or public disability benefits for health reasons?	No Yes <input type="checkbox"/> <input type="checkbox"/>

If you have answered 'Yes' to question 1b, 2a, 2b, 2c or 3, please complete Health Statement 1.

Declaration

Pension agreement	The insurance cover has been established in accordance with the applicable pension agreement/master agreement between my employer/trade organisation/association and Danica Pension. I am aware of the provisions stipulated in the pension agreement/master agreement. I authorise my employer to act on my behalf as far as the consequences of non-payment are concerned. This includes receiving reminder letters.
Chosen insurance covers	I am aware that Danica Pension assumes that the requested insurance covers are in accordance with the Company's underwriting policy and reporting to the Danish FSA.
Governing law	I acknowledge that Danish law governs the pension scheme without exception.
The Danish Anti-Money Laundering Act	We are required under the Danish Anti-Money Laundering Act to obtain and process certain information about you and your transactions. In accordance with the rules of the Act, we will store your information for five years after your customer relationship with us ends. Certain customer information will be stored for a longer period of time, however - you can learn more about this in our information about processing of personal data at [www.danicapension.dk]. We will also disclose information about you to the Danish authorities as required under the Anti-Money Laundering Act.
Information on insurance products	Before signing this agreement, you can get an overview of what and how Danica Pension's non-life insurance products cover at [www.danicapension.dk/produksammenligning].
Insurance conditions	If you adjust your pension scheme it may mean that you will receive new insurance conditions.
Advisory services	Danica Pension's advisory services cover our own products only and are thus not independent. To learn more about our products and services, go to [danicapension.dk/forsikring], [danicapension.dk/opsparing] and [danicapension.dk/vilkår-og-priser].
Remuneration	At Danica Pension, we have employees whose remuneration is fixed and employees whose remuneration is partially variable. If you sign this agreement and your adviser's remuneration is partially variable, your pension scheme will be included in the determination of the adviser's salary. However, our recommendation of specific products does not affect the adviser's salary.
Complaints	Should any disagreement arise between Danica Pension and me about the pension scheme, I can lodge a complaint with the Danica Pension's Complaints Officer. Alternatively, I can lodge a complaint with the Insurance Complaints Board (Ankenævnet for forsikring). I can learn more on Danica Pension's website [danicapension.dk/klage] or at ankeforsikring.dk.
Insurance without risk cover	I am aware that if the establishment of the requested insurance cover is conditional on Danica Pension's assessment of my health information, a temporary scheme with no risk cover and with no waiver of premium option will apply until such assessment has been made. If Danica Pension considers my health information satisfactory, the temporary scheme will be changed to the insurance cover I originally requested. I am aware that Danica Pension may require me to submit satisfactory health information.
About Danica Pension	I have been informed that a report on Danica Pension's solvency and financial condition is available at [danicapension.dk/regnskab].
Waiver of information	Before the agreement is entered into, I waive my right to receive written information about e.g. expenses, prices of insurance covers, taxation of covers, calculation of returns, rules on the calculation of value on early payout and rules on change into a paid-up policy, and that I will not receive this information until Danica Pension sends me my statement of cover. I can read the insurance conditions [and investment conditions for Danica Link/Danica Balance/Danica Select] in force from time to time in Netpension at [danicapension.dk/netpension] <input type="checkbox"/> I do not wish to waive my right to written information, but request to receive a specified offer before entering into the agreement. I can learn more about the relationship between pension benefits and social benefits and early retirement benefits, at [danicapension.dk/samspil]. I can also learn more about taxation of pension contributions and benefits at [danicapension.dk/skat.]
Electronic mail	As a customer of Danica Pension, you receive your mail electronically (e-Boks), unless you have deselected this option.
Consent	Electronic contact <input type="checkbox"/> I consent to Danica Pension contacting me electronically, for example by e-mail or text message, with advice, recommendations and information on existing and new pension, savings and insurance products. You can withdraw your consent at any time. You can do so in Netpension, by calling us on +45 70 11 25 25 or by contacting us via [danicapension.dk/skriv]
Processing of personal data	We process personal data about you in order to offer you the best advice and solutions and comply with the legal requirements that apply to us. For more information on how we process your personal data, and your rights in that respect, go to [danicapension.dk/personoplysninger]. If you have any questions or would like to receive a copy of the information, please feel free to contact us.
Incorrect information	I declare that the information and answers stated here are the truth and that I have not withheld any information. I am aware that the insurance cover may be reduced or cancelled altogether if my answers are not completely true or if I have withheld information. I acknowledge receipt of the guide on coverage and health statements.
Signature	_____
	Date
	Signature

Insurance agent's declaration

	Shared agent	Referral agent
Date	Signature and stamp of insurance agent	

The effective date of your insurance

If your health information is satisfactory, the insurance will generally provide cover from the date when we receive your completed proposal form and health statement or from a later date according to your wishes. Sometimes, we may encounter circumstances that prevent us from effecting the insurance right away: the proposal does not comply with Danish law, or it does not meet our general conditions for writing insurance, and we need, for instance, a few more details about your health.

Why you must complete a health statement

Before we can effect life and pension insurance for you and your family, you must answer some questions about your health in a health statement.

We use this information to assess your insurance options and calculate your premium and determine your insurance cover.

In this connection, we ask you, among other things, whether you are fully able to work. This is because it may be an indication of an increased insurance risk if your health condition means that you cannot carry out your work under normal conditions just like any other person in a similar job. For example, if you work at reduced hours due to your health or at reduced intensity compared to others. This is a concrete assessment of your health information, and even if you, for example, suffer from a disability, you may well be fully able to work.

The premium must match the risk

If we do not have the correct information, you may end up paying a wrong premium and receiving inadequate compensation. At worst, you may end up with no compensation at all if anything happens to you. It is important for us to know if you suffer from, for instance, a back disorder or heart disease, as it increases the risk of your becoming disabled or dying. Once we have the correct information, we fix a premium that matches the risk, and if your health statement is not satisfactory, your premium will be higher than the standard premium.

Exclusion of cover

An alternative to the higher premium is to add an exclusion clause to your insurance conditions; meaning that you pay standard premium, but will not be eligible to receive compensation should you become disabled because of an illness under the exclusion.

What we need to know about your health

When you complete a health statement and other questionnaires from Danica Pension, it is very important that you:

- answer all questions
- inform us of current illnesses
- inform us of past illnesses
- inform us of permanent or temporary use of medicine
- inform us of all examinations and treatments by doctors, chiropractors, physiotherapists, psychologists, etc.

Hidden illnesses

Health statements also include information about 'hidden illnesses'. Some people may tend not to mention mental illnesses or use of medicine or alcohol, or they may play down their back complaints. Maybe you do not know whether to mention a certain illness or an appointment that you have had with your doctor. To be on the safe side, you should mention whatever circumstance that comes to your mind, including information you may consider irrelevant at first.

If you are in doubt

If you are in doubt as to whether you have included everything in the statement, you can ask your doctor for additional information from your medical record. You can also use your e-record (e-journal) at sundhed.dk (the official Danish e-Health Portal) which lists the examinations you have had.

However, not all data may be available from your doctor or e-record; you may have changed doctors or others may have examined or treated you in the past. Therefore,

it may be helpful to get in touch with these people or have your family help you retrieve the necessary information. But you must remember that you are personally responsible for the answers to all our questions being exhaustive and truthful.

If you find out afterwards that you have left out information, you must notify Danica Pension immediately.

Sensitive information

Your personal health information will be treated in strict confidence. The few people who read your health statement are bound to observe professional secrecy. You can also choose to put down the sensitive information in a letter and send it in an envelope to the Health Assessment department at Danica Pension.

After you have completed the health statements

Once you have completed and signed the health statements, you must send them to Danica Pension. If we accept your statements and do not require additional information, we will issue an insurance policy to you on our general terms and conditions. However, if you are suffering from an illness now or have done so in the past, we will consider your proposal thoroughly and may ask your doctor for more details, including a copy of your medical record. Subsequently, should we still need clarification of certain circumstances, we may also ask for information from a specialist or ask you to undergo a new medical examination. When we have considered your proposal, you will be offered insurance either on our general terms and conditions or on conditions that take your situation into account. It might also be that we are not in a position to offer you insurance on the present basis.

Reliable assessment

Like many other insurance companies, we make our assessments on the basis of statistical data prepared by the Danish Centre of Health and Insurance. The Danish Centre of Health and Insurance regularly collects data that may affect the assessment of health particulars.

This enables insurance companies to update their knowledge in the personal risk area. Danica Pension's Health Assessment department bases its assessment of the insurance risk on professional and statistical knowledge. In this way, you are sure that your health information is treated uniformly and objectively.

Additional information

When you sign a proposal form for life insurance, you also authorize Danica Pension to retrieve information from public authorities, doctors and other insurance companies that hold information about your health. This authorisation applies for one year at a time.

If anything happens to you

If you are given a diagnosis or suffer an accident resulting in the payment of compensation, we will investigate the circumstances of your illness or the cause of your death. We will also ask for your or your surviving relatives' permission to request information from your doctor, specialist or relevant hospital. We then check this information with the answers you gave when you took out the insurance. In that way, we make sure that the insurance is paid to the legitimate beneficiaries only.

Compensation

Compensation will be paid out without undue delay, provided the information you gave about your health is true. If, on the other hand, you gave incorrect information when you took out the insurance, the compensation may be either reduced or, at worst, cancelled. This would be the case if it turns out that we would not have offered the insurance on standard terms had you given the correct information in the first place. The insurance cover will also be reduced or cancelled even though your claim for compensation is caused by an illness other than the one you failed to inform Danica Pension about. In case of wilful neglect, giving incorrect or incomplete information may be a criminal offence. If the incorrect information has no effect on the terms applying to the insurance, it will have no effect on the payment of compensation.