This is a translation of the original Danish insurance terms and conditions. In case of any discrepancies, the wording of the Danish original shall prevail.

Apply from 01.11.2002 in addition to the Danish legislation on insurance contracts. In addition to the policy and the insurance terms and conditions, the Danish Insurance Contracts Act and the Danish Insurance Business Act apply to the extent that these have not been derogated from.

Explanation of the insurance terms and conditions is to be found on the next page.

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Explanation of the insurance terms and conditions

The purpose of a personal accident insurance is to be compensated for extraordinary expenses incurred due to bodily injury in connection with accidents. Therefore, it is very important to consider the position of you and your family in case of a personal accident. After this, you should consider who should be covered and which cover and sums the insurance should have.

Definition of personal accident
The personal accident insurance covers the majority of the accidents as defined in s. 2 on page 4 of these terms and conditions. However, there are exclusions: certain accidents are not covered under the insurance. See s. 3 on page 4 for further information.

Insurance cover
The personal accident insurance covers a number of accidents provided that these appear from your policy. On page 3 under E, you can see which type of cover you can include in your personal accident insurance.

Personal accident insurance
The insurance covers 24 hours a day.

Spare-time personal accident insurance
The insurance covers in the spare-time.

Youth personal accident insurance
The insurance covers 24 hours a day. The insurance terminates when the Insured reaches the age of 28.

Compensation irrespective of other benefits
Compensation resulting from disability and death is paid irrespective of whether you receive other benefits, e.g. from public authorities or other insurance. The compensation is not subject to income tax.

No cover of loss of earning capability
Some people think that a personal accident insurance covers loss of earning capability for instance resulting in decrease in wages/salary. This is not true: compensation is paid for disability, when the so-called degree of permanent injury is minimum 5%.

In connection with youth personal accident insurance, compensation is only paid when the degree of permanent injury is 10% or more.

Where the degree of permanent injury is fixed at 10%, the lump sum payment will amount to 10% of the sum insured chosen by you.

Double cover
Where the insurance has been taken out with extended cover of disability, compensation will be double if the degree of permanent injury is fixed at minimum 30%.

Beneficiary in case of your death
Adult unmarried couples must note the rules and regulations of inheritance in connection with death. If you wish that the compensation in connection with death should go to your partner, you must fill in a beneficiary certificate which must be duly signed.

Cross accident insurance
With advantage, adult unmarried couples can take out a cross accident insurance, i.e. general cover of disability and cover of each other’s death. The advantage is that a cross accident insurance is not subject to estate tax.

Children’s personal accident insurance
It is possible to take out disability and dental injury cover for the children of the family. It is not possible to take out cover of death, but funeral grant is included under the disability cover. The cover expires when the child reaches the age of 18.

Remember to inform us about new children which are to be covered by the insurance. Furthermore, read about the children’s personal accident insurance on page 4, subs. 1.2 and pages 6 and 7 about disability cover.

Driver of motorcycle/motor scooter/45 moped
The compensation is reduced by 50% in case of accidents which result in disability or death and which occur when the Insured drives a motorcycle, motor scooter or 45 moped.

You can take out an additional cover which gives you full compensation in connection with such accidents. See s. 11.

When the Insured reaches the age of 59
The insurance continues subject to unaltered terms and conditions but at an increased premium.

Check your policy
The insurance cover only applies as specified in the policy. Check that you have the cover requested. If this is not the case, please contact us as soon as possible after you have received the policy.

Update of the insurance
Even though, the sums of the personal accident insurance are indexed annually, you must be aware of the fact that your insurance requirements may change. We recommend you to go through the cover once a year as a minimum.

Duty of notification
You find the common provisions of the insurance on pages 13 and 14. These stipulate that you have a duty of notification in a number of situations. We recommend you to study the common provisions.
In case of injury
You must contact us as soon as possible. See s. 15 on page 12 for further information.

Contact us if you should have any questions
We hope that the insurance terms and conditions and the policy give you an overview of the scope of cover. You are always welcome to contact us if you are in doubt about something.

Yours faithfully

Gruppeforsikring
How to use the terms and conditions of the insurance

A. In which cases will compensation be paid?
The following requirements shall be met:

- The injury shall result from an accident covered by the insurance.
- The injured person shall be covered by the insurance.
- The injury shall be included under one type of insurance cover specified in the policy.
- The injury shall be covered pursuant to the terms and conditions of the insurance cover in question.

B. What does accident mean?
An accident means a sudden event which results in bodily injury.

A number of injuries are not covered even though they arise suddenly. Bodily injuries which are not covered by the personal accident insurance are mentioned under s. 3 on page 4.

Read the provisions in connection with who, what, where and when on pages 4 and 5.

C. Who is insured?
The persons insured appear from the policy.

Where a children’s personal accident insurance has been taken out, all the children of the family are insured provided that they meet the requirements in subs. 1.2 on page 4.

D. Which insurance cover applies?
The insurance cover applying appears from the policy.

E. Summary of insurance cover
The cover below only applies if specified in the policy.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability cover</td>
<td>6-7</td>
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<tr>
<td>Dental injury cover</td>
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<td>Extended disability cover</td>
<td>9</td>
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<td>Death cover</td>
<td>10</td>
</tr>
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<td>Cover when driving a motorcycle/motor scooter/45 moped</td>
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<td>Dangerous sport</td>
<td>11</td>
</tr>
<tr>
<td>Amputation cover</td>
<td>11</td>
</tr>
<tr>
<td>Infection cover</td>
<td>11</td>
</tr>
</tbody>
</table>

F. Notification of claim
Please contact us as soon as possible after the accident and inform us about the accident and the injury. We will then give or send you a claim form. Please read s. 15 on page 12 about notification of claim, treatment and payment of compensation.

G. How is my claim handled?
Please read s. 15 on page 12 about notification of claim, treatment, payment of compensation, payment of interest and reopening.

H. Arbitration and board of appeal
Possibility of complaint, please read about arbitration and board of appeal on page 14.

I. Common provisions
Pages 13 and 14.
1. Who is covered by the insurance?

1.1. The insurance covers the persons mentioned in the policy.

1.2. If the insurance covers children, cf. the policy, the following children will be covered until they reach the age of 18:

- The Policyholder’s birth children and adopted children.
- Foster-children living permanently at the Policyholder’s and for whom the Policyholder has obtained permission to foster.
- Birth and adopted children of a spouse, registered partner or partner together with whom the Policyholder lived as husband and wife at the time of the injury.
- Children born or taken into the family after the insurance has been taken out, and who have physical or mental disabilities or suffer from a disease are only covered by the insurance according to agreement with the Insurer.

2. What does the insurance cover?

2.1. The insurance covers consequences of an accident.

2.2. An accident means a sudden event which results in bodily injury.

3. What does the insurance not cover?

The insurance does not cover the following:

3.1. Disease and attrition etc.

3.1.1. Consequences of accidents where the main cause is existing diseases or predisposition to a disease (apart from indisposition or faint).

3.1.2. Worsening of consequences of an accident which is due to an existing or unforeseen disease.

3.1.3. Bodily injuries resulting from attrition or overtaxing which is not sudden.

3.1.4. Consequences of thrombosis, cerebral haemorrhages and the like.

3.1.5. Injuries resulting from infection with diseases, virus, bacteria, other micro-organisms or the like.

3.1.6. Poisoning from food, drinks, stimulants or medicine.

3.1.7. Disability in the form of mental consequences resulting from incidents where the Insured himself/herself has not been exposed to hazard of bodily injury.

3.1.8. Consequences resulting from dental or medical treatment and other treatments which are not necessary in connection with an accident covered by the insurance.

3.1.9. Injury in connection with childbirth.

3.2. Gross negligence, intoxication etc.

3.2.1. Consequences of accidents caused by the Insured

- Intentionally
- By gross negligence

3.2.2. Consequences of accidents resulting from:

- Participation in fights
- The Insured’s criminal offences.
- Self-induced intoxication
- Self-induced influence of narcotics
- Self-induced influence of other intoxicants
- Attempted suicide

3.2.3. Irrespective of the Insured’s state of mind or sanity at the time of the accident, the exclusions in subs. 3.2.1 and 3.2.2 apply.

3.3. Dangerous sport

3.3.1. Consequences of accidents occurring during training or participation in:

- Motor race, moped race or racing boat race
- Boxing
- Other types of self-defence and martial art
- Mountain climbing and rappelling on rock walls
- Parachute jump
- Hang gliding
- Aerobatics
- Paragliding
- Ultralight flying
- Rafting

3.3.2. Consequences of accidents which have happened during sports like the types mentioned under subs. 3.3.1.

Moreover, see s. 12 about additional cover.

3.4. War and the like

3.4.1. Consequences of accidents resulting from release of nuclear energy or war or war-like situations, including civil war.

However, the insurance covers accidents resulting from a war suddenly breaking out or war-like situations suddenly arising, including a civil war breaking out in a country outside Denmark insofar as the Insured is staying in such country up to one month after the outbreak of the conflict. However, cover is conditional upon the Insured himself/herself not taking part in the acts of war.
3.5. Driver of motorcycle/motor scooter/45 moped

3.5.1. The compensation is reduced by 50% in case of accidents which result in disability or death and which occur when the Insured drives a motorcycle, motor scooter or 45 moped.

Moreover, see s. 11 about additional cover.
4. Where does the insurance cover?

4.1. The insurance covers in the Nordic countries, in Greenland and in all the EU member states.

4.2. Furthermore, the insurance covers during trips and stay in the rest of the world not exceeding 12 months.

4.3. In connection with trips and stay outside the Nordic countries, Greenland and all the EU member states exceeding 12 months, the insurance only covers according to previous agreement with Tryg.

4.4. For the use of assessment of whether a claim is covered by the insurance and assessment of the size of the compensation, if any, the Insurer can request a medical examination in Denmark. Tryg covers the expenses for examination but not the transport or expenses for accommodation etc. in connection with the medical examination.

4.5. In connection with injuries where the insurance covers medical treatment, treatment by dentist, physiotherapist or chiropractor, the Insurer can request that the treatment takes place in Denmark. Tryg covers the expenses for examination but not the transport or for accommodation etc. in connection with the treatment.

5. When does the insurance cover?

5.1. Personal accident insurance

5.1.1. The insurance covers 24 hours a day.

5.2. Spare-time personal accident insurance

5.2.1. The insurance covers in the spare-time.

5.2.2. The spare-time personal accident insurance does not cover consequences of accidents occurring during work performed for others, this means work comprised by the Danish Act on Workmen’s Compensation Insurance, the Danish Act on persons liable for military service and other acts of similar nature. However, accidents resulting from attempts to save human lives are covered provided that they occur in the spare-time.

5.2.3. The spare-time personal accident insurance does not cover consequences of accidents if the Insured:

- is self-employed
- works part-time less than 25 hours a week.

5.3. When the Insured reaches the age of 59

5.3.1. The insurance continues subject to unaltered term and conditions after the Insured has reached the age of 59 but at an increased premium.

5.4. Children's personal accident insurance

5.4.1. The insurance covers 24 hours a day. The insurance terminates when the child reaches the age of 18.

5.5. Youth personal accident insurance

5.5.1. The insurance covers 24 hours a day. The insurance terminates when the Insured reaches the age of 28.

6. In case of alteration in risk

6.1. Personal accident insurance

6.1.1. Tryg must be notified immediately in connection with the following:

- Any alteration in the type and extent of the Insured’s occupation.
- Cessation of the professional occupation irrespective of the cause thereof.

The insurance and the premium will then be adjusted to the new occupation from the time when Tryg is notified of the alteration.

6.1.2. Where Tryg is not notified of the alteration in occupation, and where this would have resulted in an increase in the premium, the amount of compensation will correspond to the rate of the premium paid to the premium which should have been paid.

6.2 Spare-time personal accident insurance

6.2.1. Tryg must be notified immediately if

- the Insured becomes self-employed and thus is not covered by the Danish Act on Workmen’s Compensation Insurance
- the weekly working hours are reduced to less than 25 hours
- the Insured has ceased working for more than 12 months.

The insurance will be altered as soon as Tryg is notified.

6.2.2. Where Tryg is not notified of the alteration, and where this would have resulted in an increase in the premium, the amount of compensation will correspond to the rate of the premium paid to the premium which should have been paid.
7. Disability cover

The cover only applies if specified in the policy.

You are compensated if the injury is a result of an accident covered by the insurance.

On the basis of the medical information provided and the extent of the injury, we fix the degree of permanent injury, however without regard to your occupation or social situation. The degree of permanent injury and the size of the sum insured determine the compensation. See extract from permanent injury rating list in subs. 7.17.

If you disagree with our decision in connection with the degree of permanent injury, the appeal lies to the National Board of Industrial Injuries, see s. 18.

The insurance covers

Degrees of permanent injury from 5% up to 100% resulting from the same accident.

In connection with the youth personal accident insurance, compensation is only provided when the degree of permanent injury is 10% or more.

See terms and conditions for cover in subs. 7.1-7.8.

See terms and conditions for payment of compensation in subs. 7.15 and 7.16.

The insurance does not cover

Degrees of permanent injury not exceeding 5% resulting from the same accident.

As regards the youth personal accident insurance, the insurance does not cover degrees of permanent injury not exceeding 10%.

Accidents resulting from disease, gross negligence, intoxication etc., dangerous sport, war and the like, cf. s. 3.

Loss of earning capability, cf. subs. 7.9.

Further information on what is not covered by the insurance in addition to this, see subs. 7.10-7.14.

Compensation in connection with disability

7.1. Where an accident covered by the insurance results in the Insured being permanently disabled, the compensation is based on the size of the sum insured at the time of the accident.

7.2. The extent of the disability, the so-called degree of permanent injury, determines the size of the compensation. The compensation is a percentage of the sum insured corresponding to the fixed degree of permanent injury. The compensation is a lump sum payment.

7.3. The degree of permanent injury is fixed when the final consequences of the accident can be determined. The insurance gives the right to payment of compensation in connection with degrees of permanent injury of 5% and more. The degree of permanent injury cannot exceed 100% per accident.

In connection with the youth personal accident insurance, compensation is only provided when the degree of permanent injury is 10% or more.

7.4. The compensation is reduced by 50% in connection with injuries sustained by the Insured when driving a motorcycle, motor scooter or 45 moped, unless cover of injuries occurring when driving a motorcycle, motor scooter or 45 moped has been taken out, cf. s. 11 on page 11.

7.5. Existing disability or suffering does not give the Insured a right to compensation and does not result in a higher degree of permanent injury than it would have had such disability or suffering not existed.

7.6. The degree of permanent injury is determined according to the permanent injury rating list prepared by the National Board of Industrial Injuries in force at the time of the decision. The degree of permanent injury is fixed on the basis of the medical information on the medical extent of the injury without regard to the Insured’s occupation and social situation.

Extract from the permanent injury rating list prepared by the National Board of Industrial Injuries is shown in subs. 7.17.

7.7. As regards the children’s personal accident insurance, in addition to compensation for disability resulting from accidents, compensation is also provided for

a. total and permanent loss of sight irrespective of cause

b. direct consequences of polio and meningitis

However, the outbreak of the disease must have taken place minimum 30 days after the insurance has been taken out.
7.8. Expenses for necessary transport from the place of the accident to the nearest casualty ward or the like are covered by the insurance.
The insurance does not cover

7.9. Loss of earning capability which for instance results in a decrease in wages/salary or early retirement pay.

7.10. Expenses for medicine, bandage, mouthguard, auxiliary equipment and the like.

7.11. Expenses for examination, visits, medical treatment and hospitalisation are not covered.

7.12. Expenses for legal assistance or other consultancy services.

7.13. Permanent injury resulting from overtaxing of other parts of the body than those injured in connection with the accident.

7.14. Where a personal accident insurance has been taken out with several insurance companies with a total sum insured exceeding DKK 10,000,000, the compensation for the insurance in question is calculated proportionately as if the total sum insured for the insurance were DKK 10,000,000. Any proportionate reduction of the compensation will not be subject to a reduction in premium.

Payment of compensation

7.15. Compensation will be paid to the Insured unless otherwise agreed with Tryg in writing.

7.16. As regards the children’s personal accident insurance, any compensation is paid to the Policyholder or the Policyholder’s spouse, unless otherwise agreed with Tryg in writing. If the aforesaid persons are dead, compensation is paid to the insured child and placed in accordance with the rules for placement of minor’s funds. Where the Insured has reached the age of 18 at the time of payment, the compensation is paid to the child.

7.17. Extract from the permanent injury rating list prepared by the National Board of Industrial Injuries of 8 November 1999

<table>
<thead>
<tr>
<th>Condition</th>
<th>R %</th>
<th>L %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of both eyes or loss of sight in both eyes</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Loss of one eye</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Loss of sight in one eye</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Total loss of hearing in both ears</td>
<td>75</td>
<td></td>
</tr>
<tr>
<td>Total loss of hearing in one ear</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Loss of one leg</td>
<td>65</td>
<td></td>
</tr>
<tr>
<td>Amputation from knee or thigh with good prosthesis function</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Amputation from knee or thigh with bad prosthesis function</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Loss of foot with good prosthesis function</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Loss of foot with bad prosthesis function</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Loss all toes on one foot</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Loss of hallux (big toe) and a part of its metatarsal bone</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Loss of hallux (big toe)</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

Loss of one arm: 70% (R) 65% (L)
Loss of one hand: 60% (R) 55% (L)
Loss all fingers on one hand: 55% (R) 50% (L)
Loss of one thumb with metacarpal bone: 30% (R) 25% (L)
Loss of one thumb: 25% (R) 25% (L)
Loss of distal phalanx of one thumb: 12% (R) 12% (L)
Loss of index finger: 10% (R) 10% (L)
Loss of distal and middle phalanx of index finger: 10% (R) 10% (L)
Loss of distal phalanx of index finger or middle finger: 5% (R) 5% (L)
Loss of middle finger: 5% (R) 5% (L)
Loss of distal and middle phalanx of middle finger: 10% (R) 10% (L)
Loss of ring finger or little finger: 8% (R) 8% (L)
Loss of distal and middle phalanx of ring finger or little finger: 5% (R) 5% (L)

Loss of distal phalanx of ring finger or little finger regardless of whether it is left or right finger does not give the right to compensation since the degree of permanent injury is below 5% according to the permanent injury rating list.

Where the Insured is left-handed, the left hand is considered as the right hand and vice versa.

The permanent injury rating list prepared by the National Board of Industrial Injuries in force at the time of the decision always applies in connection with fixing the compensation.
8. Dental injury cover

The cover only applies if specified in the policy.

You are compensated for dental injuries if the injury is a result of an accident covered by the insurance.

Tryg shall approve the dental treatment prior to its commencement. However, Tryg covers acute emergency treatments without approval.

The dental injury cover can only be taken out together with the disability cover.

The insurance covers

Reasonable and necessary expenses for dental treatment resulting from an accident covered by the insurance.

See conditions for cover in subs. 8.1-8.3. and 8.8 and 8.9.

The compensation may be reduced or cancelled if the teeth were deteriorated before the accident, see s. 8.10 and 8.11.

The insurance does not cover

Dental injury resulting from disease and accidents caused by gross negligence, intoxication etc., dangerous sport, war and the like, cf. s. 3.

Further information on what is not covered by the insurance in addition to this is given in subs. 8.4-8.7.

Which dental treatment is covered?

8.1. The insurance covers reasonable and necessary expenses for the Insured’s dental treatment after an accident covered by the insurance.

In this connection, the insurance also covers dental injury resulting from unintentionally clenched teeth due to an accident covered by the insurance.

The insurance only covers to the extent that the expenses are not paid by others, e.g. the Danish National Health Service or a Workmen’s Compensation Insurance.

8.2. Furthermore, the insurance covers damage to dentures when these have been damaged while placed in the mouth.

8.3. The treatment must be approved by the Insurer prior to its commencement. However, the insurance covers acute emergency treatments without prior approval.

The insurance does not cover

8.4. Dental injury resulting from mastication is not covered. This applies irrespective of the cause of the injury.

8.5. The insurance does not cover expenses for repair or ordinary dental care which have already been compensated.

8.6. Expenses after injury for medicine, bandage, mouthguard, braces, auxiliary equipment and the like are not covered.

8.7. Expenses for legal assistance or other consultancy services are not covered.

For how long is dental treatment covered?

8.8. The insurance does not cover expenses for dental treatment commenced more than five years after the accident.

8.9. The children’s personal accident insurance does not cover expenses for dental treatment after the child has reached the age of 25. The accident must have happened before the child has reached the age of 18.

Reduction of the compensation

8.10. The compensation may be reduced or cancelled if the condition of the tooth/teeth and all types of dentures were poor before the accident, e.g. as a result of:

- Disease
- Reconstruction
- Root treatment
- Wear
- Break down of ligaments
- Periodontitis
• Other disease of the teeth or surrounding bones

8.11. Where teeth next to the damaged tooth are missing or weakened as mentioned in subs. 8.10, compensation cannot exceed the expenses for necessary treatment of a healthy tooth.
9. Extended disability cover

The cover only applies if specified in the policy.

You are compensated (double compensation) in case of disability of 30% or more.

You are compensated for expenses for treatment by physiotherapist and chiropractor if the injury is a result of an accident covered by the insurance.

The extended disability cover can only be taken out together with the disability cover.

**The insurance covers**

Payment of double compensation.

See terms and conditions for cover in subs. 9.1.

Expenses for treatment by physiotherapist and chiropractor for up to one year. The treatment must be on a consecutive basis and must be commenced no later than 12 months after the accident.

See terms and conditions for cover in subs. 9.2.

**The insurance does not cover**

Other types of treatment than treatment by physiotherapist or chiropractor.

Expenses for treatment due to disease or accident resulting from gross negligence, intoxication etc., dangerous sport, war and the like, cf. s. 3.

Further information on what is not covered by the insurance in addition to this is given in subs. 9.4 and 9.5.

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**Extended disability cover**

9.1. Double compensation

9.1.1. Compensation will be double in connection with an accident covered by the insurance, cf. above, and which results in a degree of permanent injury of 30% or more.

9.2. Expenses for treatment

9.2.1. In connection with an accident covered by the insurance, see above, the insurance covers expenses for treatment by physiotherapist and chiropractor for up to 12 months as from the date of the accident, however maximum until the degree of permanent injury has been determined. Where the expenses can be paid by other means, e.g. by the Danish National Health Service or a Workmen’s Compensation Insurance, the insurance does not cover such expenses.

**The insurance does not cover**

9.3. Other types of treatment than physiotherapy and chiropractic are not covered.

9.4. Expenses for treatment in connection with overtaxing of other parts of the body than those injured in connection with the accident are not covered.

9.5. Expenses for legal assistance or other consultancy services are not covered.
**10. Death cover**

The cover only applies if specified in the policy. Your surviving relatives will be compensated if you die due to an accident covered by the insurance.

**The insurance covers**

Death which is a direct consequence of an accident when the death happens no later than one year after the accident.

See conditions for cover in subs. 10.1-10.4.

Funeral grant of DKK 20,000 is provided in connection with children’s personal accident insurance, cf. subs. 10.9.

**The insurance does not cover**

Death resulting from disease, gross negligence, intoxication etc., dangerous sport, war and the like, cf. s. 3.

Further information on what is not covered by the insurance in addition to this is given in subs. 10.5-10.8.

**Compensation in case of death**

10.1. Where an accident covered by the insurance is the direct cause of the death of the Insured, compensation will be paid if the death happens no later than one year after the accident.

10.2. Compensation amounts to the sum insured for death effective at the time of the accident.

10.3. Where an accident results in death, Tryg shall be notified within 48 hours. In case of death, Tryg is entitled to require an autopsy.

10.4. The sum insured will be paid to the nearest relatives in compliance with the Insurance Contracts Act, unless other information is given to Tryg and the policy is subject to an endorsement in relation to this. Nearest relative is spouse, or if such is not left, children, or if such are not left, then heirs.

**The insurance does not cover**

10.5. Death resulting from disease.

10.6. Death where the cause is unknown.

10.7. An accident does not give right to compensation for both disability and death. Therefore, any amount which has been paid in compensation for disability is deducted from the compensation for death.

10.8. Expenses for legal assistance or other consultancy services.

**Children**

10.9. Children’s personal accident insurance does not include compensation for death. Where an accident covered by the insurance is the direct cause of the death of the child, funeral grant of DKK 20,000 will be provided. The amount is not indexed.
11. Cover when driving a motorcycle/motor scooter/45 moped
The cover only applies if specified in the policy.

11.1. Full compensation is paid in case of accidents which result in disability or death and which occur when the Insured drives a motorcycle, motor scooter or 45 moped.

11.2. Where it is not specified in the policy that cover when driving a motorcycle, motor scooter or 45 moped has been taken out, the compensation will be reduced by 50% in case of accidents covered by the insurance which occur when the Insured drives such vehicles.

11.3. The premium is adjusted in accordance with the alteration as from the time when Tryg is notified thereof.

12. Dangerous sport
The cover only applies if specified in the policy.

12.1. The insurance covers accidents occurring in connection with any type of dangerous sport:
- training or participation in motor race, moped race, racing boat race etc.
- boxing
- self-defence and martial art
- mountain climbing and rappelling on rock walls
- parachute jump
- hang gliding
- aerobatics
- paragliding
- ultralight flying
- rafting
Other types of sport of similar nature as the above-mentioned.

12.2. The above-mentioned types of dangerous sport are covered as regards compensation for permanent injury. No compensation is paid in case of death even if the policy specifies that death is covered.

12.3. Dental injury is not covered in connection with boxing, self-defence and martial art even if the policy specifies that dental injury is covered.

13. Amputation cover
The cover only applies if specified in the policy.

13.1. The rating list below only applies in connection with total or partial loss/amputation of a part of the body mentioned in the rating list. Thus, limitation of movement, pain etc. are not covered. In connection with other types of injury, the degree of permanent injury is assessed on the basis of the general permanent injury rating list mentioned in subs. 7.17.

13.2. In connection with permanent injury after loss/amputation, the degree of permanent injury is determined on the basis of the increased rates in the rating list below.

13.3. Where extended disability cover has been taken out, double compensation is paid if the degree of permanent injury is 30% or more.

13.4. Permanent injury rating list for amputation/loss

<table>
<thead>
<tr>
<th>Injury</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of both eyes or loss of sight in both eyes</td>
<td>100</td>
</tr>
<tr>
<td>Loss of eye (removal of eye)</td>
<td>40</td>
</tr>
<tr>
<td>Loss of sight in one eye</td>
<td>40</td>
</tr>
<tr>
<td>Loss of hearing in both ears</td>
<td>80</td>
</tr>
<tr>
<td>Loss of hearing in one ear</td>
<td>30</td>
</tr>
<tr>
<td>Amputation of one entire leg</td>
<td>80</td>
</tr>
<tr>
<td>Amputation of one leg from or above the knee joint</td>
<td>65</td>
</tr>
<tr>
<td>Amputation of foot</td>
<td>40</td>
</tr>
<tr>
<td>Amputation of all toes on one foot</td>
<td>20</td>
</tr>
<tr>
<td>Amputation of big toe with metatarsal bone</td>
<td>10</td>
</tr>
<tr>
<td>Amputation of big toe</td>
<td>8</td>
</tr>
<tr>
<td>Amputation of arm from the shoulder</td>
<td>100</td>
</tr>
<tr>
<td>Amputation of hand</td>
<td>100</td>
</tr>
<tr>
<td>Amputation of all fingers on one hand</td>
<td>100</td>
</tr>
<tr>
<td>Amputation of thumb with metacarpal bone</td>
<td>45</td>
</tr>
<tr>
<td>Amputation of thumb</td>
<td>35</td>
</tr>
<tr>
<td>Amputation of distal phalanx of one thumb</td>
<td>25</td>
</tr>
<tr>
<td>Amputation of index finger</td>
<td>25</td>
</tr>
<tr>
<td>Amputation of distal and middle phalanx of index finger</td>
<td>20</td>
</tr>
<tr>
<td>Amputation of distal phalanx of index finger</td>
<td>15</td>
</tr>
<tr>
<td>Amputation of middle finger</td>
<td>20</td>
</tr>
<tr>
<td>Amputation of distal and middle phalanx of middle finger</td>
<td>15</td>
</tr>
<tr>
<td>Amputation of ring finger or little finger</td>
<td>15</td>
</tr>
<tr>
<td>Amputation of distal and middle phalanx of ring finger or little finger</td>
<td>10</td>
</tr>
</tbody>
</table>

14. Infection cover
The cover only applies if specified in the policy.

14.1. Covers all types of infection occurring in connection with the occupation specified in the policy. It is a condition that the infectious matter comes from the outside or that it is injected into the eye, ear or mouth.
15. In case of injury

Notification of claim

15.1. Accidents shall be notified in writing and as soon as possible to Tryg. This also applies even if the injury appears to be fairly small after the accident.

On request, Tryg sends or delivers a claims form.

15.2. Where an accident results in death, Tryg shall be notified thereof within 48 hours. In case of death, Tryg is entitled to require an autopsy.

Treatment

15.3. Injured persons shall be treated on a continuous basis by a medical practitioner and shall follow the medical practitioner’s instructions.

15.4. When a claim is notified, Tryg will inform you about the information necessary for the claims handling. Expenses for certificates, declarations and examinations which Tryg finds necessary for the claims handling are covered by the insurance.

15.5. Tryg is entitled to obtain information by any medical practitioner which is treating or has treated the injured persons.

15.6. Information on the insurance will be treated as confidential and in compliance with consent given in connection with the notification of claim. Unauthorised persons cannot gain access to this information.

Payment of compensation

15.7. Compensation will be paid when Tryg has received the information necessary for the assessment of the permanent consequences of the injury (degree of permanent injury) and subsequently has been able to fix the size of the compensation.

Payment of interest

15.8. Compensation carries interest pursuant to the effective rules and regulations of the Danish Insurance Contracts Act.

Reopening

15.10. When the handling of a claim has been terminated, such claim can be reopened at a later time on the Insured’s request. If a claim is to be reopened, medical documentation is necessary to substantiate that the health has worsened due to the accident.

Expenses for this medical documentation is payable by the Insured. Where Tryg decides to reopen the claim, the expenses for medical documentation is payable by Tryg.
16. Common terms and conditions

16.1. Payment of premium
The premium is payable at the anniversary dates or dates of amendment stated in the policy. In addition to the premium, duties, if any, e.g. stamp duty and government tax as well as fees, default interest and other costs are collected.

The premium is collected by way of BetalingsService (PBS), giro or – where agreed – in another way. The Policyholder shall pay all expenses connected with the collection and payment of the premium. The demand note is sent to the address of payment informed to Tryg. Where the address of payment is changed, Tryg must be notified thereof immediately.

Where the premium is not paid on or before the final date of payment, Tryg will send a reminder with the information that the insurance cover will terminate if the premium is not paid 21 days, at the latest, after the reminder has been received. Prior to the termination of the insurance, a second reminder will be sent if the premium still has not been paid.

Where a reminder is sent, including information on statutory debt collection, Tryg is entitled to collect service charges, default interest and other costs, if any. Furthermore, Tryg is entitled to collect service charges, a fee for printing of documents and other services provided corresponding to the costs defrayed by Tryg in this connection.

16.2. Indexation

16.2.1. The premium is indexed once a year at the first anniversary date of the year.
Where it is not specified in the policy, the sums insured are indexed annually on 1 January.

16.2.2. Premiums and sums insured are indexed in compliance with the index figures published every year by Statistics Denmark.

16.2.3. Indexation of the sum insured ceases when the sum amounts to DKK 8,000,000 or more.

16.3. Amendment of cover and premium

16.3.1. At one month's notice from the anniversary date, Tryg can amend the cover and/or premium.

The insurance continues with the amended cover and/or premium when the Policyholder pays the premium for the new insurance period.

16.3.2. Where the premium is not paid, the insurance terminates as from the date of amendment.

Indexation is not considered as an amendment of the insurance.

In connection with a claim, such amendments can be carried out pursuant to subs. 16.4.2.

16.4. Duration and termination of the insurance

16.4.1. The insurance has been taken out for a period of one year, and it can be renewed on a current basis for further one year at a time, unless it is terminated in writing by the Policyholder or Tryg giving minimum one month's notice from expiry of the insurance period.

The children's personal accident insurance terminates on the day when the child reaches the age of 18.

The youth personal accident insurance terminates on the day when the Insured reaches the age of 28.

16.4.2. After a claim

Both the Policyholder and Tryg are entitled to terminate the insurance or parts thereof giving 14 days' notice from the time of notification of the claim and up to 14 days after the decision on the size of compensation or rejection of the claim.

16.5. The Policyholder’s duty of notification

Tryg shall be notified of all changes which are of importance for the agreement concluded.

In this connection, Tryg shall be notified of changes which are important for risk and premium, e.g. any change of the type of occupation of the Insured as well as cessation of occupation irrespective of the cause of cessation.

Where notification of the aforesaid is not made immediately, the right to compensation may wholly or partly become void in pursuance of the rules and regulations of the Danish Insurance Contracts Act in this relation.

In addition, see s. 6.
17. To whom can you make a complaint?

17.1. If you disagree with Tryg on your personal accident insurance, and if renewed representations do not lead to a satisfactory result, you can make a complaint to the Insurance Complaints Board:

Ankenævnet for Forsikring  
Anker Heegaards Gade 2  
DK-1572 København V  
Tel: +45 33 15 89 00 between 10 and 13.

The Ankenævnet for Forsikring is an impartial board where the chairman is a High Court judge. Furthermore, representatives of the Danish Consumer Council as well as of the insurance business are members of the board. Complaints are to be given in a special form which you can obtain from:

- Gruppeforsikring, or  
- Ankenævnet for Forsikring, or  
- Forsikringsoplysningen  
  Amaliegade 10, DK- 1526 København K  
  Tel +45 33 13 75 55 between 10 and 16.

When lodging complaints with the Ankenævnet, the Insured shall pay a small fee.

18. Arbitration

18.1. In case of disagreement in connection with the degree of permanent injury fixed by Tryg, the Insured as well as Tryg can request that the question concerning the degree of permanent injury be submitted to the National Board of Industrial Injuries.

The decision of the National Board of Industrial Injuries is binding on both parties.

The party who requests that the question about the degree of permanent injury be submitted to the National Board of Industrial Injuries defrays the expenses in connection with submission, including expenses for additional medical certificates.

Where the National Board of Industrial Injuries alters the degree of permanent injury fixed by Tryg in favour of the Insured, the expenses are payable by Tryg.

19. Insurance in another insurance company

Where a personal accident insurance has been taken out with several insurance companies with a total sum insured exceeding DKK 10,000,000, the compensation for the insurance in question is calculated proportionately as if the total sum insured for the insurance was DKK 10,000,000. Any proportionate reduction of the compensation will not be subject to a reduction in premium.