

Facts about Annual travel insurance

Annual travel insurance to suit your exact requirements

Some travellers like everything to be taken care of so that they can simply lean back and enjoy themselves. Others prefer travel experiences which are not planned in every detail in advance.

Likewise, some people like to be insured against most unforeseen events, while others only want insurance against the most dramatic events.

Flexible and simple

You can design your annual travel insurance cover to suit your exact requirements, choosing between several attractive types of cover.

You decide whether your annual travel insurance policy should cover Europe (EU/EEA) or the entire world.

The maximum duration per trip is 60 days, but you may extend the cover to up to 18 months.

Individual price

It is not only the cover which is specifically tailored to suit your requirements – so is the price. So in addition to the choice of cover, the price is also determined for example by the number of people in your household. You can get a price for 1 person, 2 persons, 3 persons or 4 persons. The price for 4+ persons is the same as for 4 persons.

Who is covered?

The policy covers the persons who are registered as living at the same address as you, i.e. your spouse/cohabitant, children and up to 2 additional people. Household assistants, for example an au pair, are also covered.

Persons whom you do not live with on a daily basis, but with whom you have close relations or for whom you have a special responsibility, can also be covered by your annual travel insurance. Such persons include joint-custody children, respite foster children, children under 18 year of age who have left home, exchange students or a spouse/cohabitant living in a care home.

You can travel together or independently. However, foster children are only covered when travelling with you.

How are you covered?

We pay what it costs

If you fall ill or have an accident and are admitted to hospital, we will pay all necessary expenses for transport by ambulance, medicine, medical treatment, hospital care and repatriation, if necessary.

The same applies if you are called home prematurely, need to accompany a travel companion who has fallen ill, or if you need to summon people from home because you yourself have fallen ill – we pay all the necessary expenses.

Basic cover

The basic cover consists of 4 main elements and comprises the types of cover which will basically give you the most necessary help during your travel. You cannot opt out of the types of cover included in the basic cover.

| | |
|---------------------------|--|
| Illness and injury | Illness and injury Transport in connection with illness and injury Replacement travel or ruined days of travel Urgent return home Summoning a person from home and patient accompaniment |
| Rescue | Evacuation and involuntary stay Search and rescue |
| Trauma counselling | Psychological counselling on the spot and after your return home Telephone counselling for relatives at home |
| Delayed luggage | Luggage delayed by more than five hours |

Optional cover

You can choose between the following types of optional cover

| | |
|---|--|
| Optional cover for skiing holidays | When you want cover for replacement travel or ruined days of travel following a skiing/snowboarding accident. |
| Extended annual travel insurance | With this extended cover, you do not have to worry about unforeseen events, as you are guaranteed financial peace of mind during your trip. The following types of cover are included: <ul style="list-style-type: none">• Missed connection• Transport delay• Liability for damage to rented holiday home• Excess for damage to rented car, motorcycle or moped• Furnishing of security |
| Accident | We recommend this type of optional cover if your accident insurance does not cover abroad or does not cover dangerous sports. Or perhaps you have no accident insurance, although then you should think about taking out accident insurance which also covers when you are not travelling. The accident cover under the annual travel insurance includes Permanent injury, Death, Dental damage and Assault. |
| Cancellation | With this type of optional cover, you can cancel your trip if you fall ill or have an accident immediately before the start of your trip. You can, for example, also cancel your trip due to war or terrorist activities at your destination, if you lose your job, in case of divorce or if having to sit a reexam during the period of travel. |

Special advantages

- Dangerous sports are always covered by the insurance. You do not have to think about whether you can be active on your holiday.
- Free app which allows you to save your travel documents, find the nearest police station, embassy, pharmacy and much more.
- Access to Tryg Alarm 24 hours a day, year round and regardless of where in the world you are. Tryg Alarm is handled by Falck Global Assistance.

Additional benefits when you take out all your insurance policies with Tryg:

- 10% discount on the price of the annual travel insurance.
- The policy covers one extra travel companion under 18 years of age, going on holiday with you and your family, but without his or her own parents, or one extra travel companion regardless of age if you are travelling without other persons from your household.
- If you have a farm, you and your family can travel home at no additional cost, and are covered for replacement travel or ruined days of holiday if your holiday relief falls ill or has an accident while you are on holiday

Are you well enough to travel?

For us, it is important to be able to provide you with the right assistance during your trip if you fall ill or have an accident. It is also important that you receive the necessary guidance if you suffer from chronic illness or if you have been ill for a while – either before you book your trip or before you will be travelling. Then you know how you are covered, should you fall ill on your trip.

We have compiled a simple list of situations in which you should contact us for a pre-travel assessment of your health.

You must contact us if you

- suffer from a chronic disorder which has not been stable during the 2 months before you book your trip, or during the 2 months before you will be travelling;
- have suffered from a disorder during the 2 months before you book your trip, or during the 2 months before you will be travelling;
- are pregnant with complications;
- suffer from a serious disorder – even if it is stable;
- if you are over 80 years old.

There is no charge for the pre-travel assessment, and the price of the insurance does not increase following a preliminary assessment, regardless of the outcome. You will simply be told how you will be covered during your trip. You can read more about our pre-travel assessments at

www.tryg.dk. Falck Global Assistance carries out the pre-travel assessment.

Practical information

When taking out insurance, you should note that some claims may also be covered under other insurance policies. For example, travel and cancellation insurance may be included in the holiday you have bought.

As a general rule, you can only receive compensation under one insurance policy.

However, in the case of personal injury, this may be covered both under your travel insurance, accident insurance and your life and pension insurance.

Term and termination of insurance agreement

The insurance agreement is valid for one year and is renewed automatically, unless terminated by you or Tryg beforehand.

Termination must be effected at least one month before the end of the term of the insurance. However, against payment of a fee, you may terminate the insurance subject to only 30 days' notice to expire at the end of a calendar month.

In addition, special rules for termination apply in the event of a claim.

If you need to make a claim

We work with Falck Global Assistance under the name Tryg Alarm. Tryg Alarm's employees and doctors are ready to assist you 24 hours a day. So help is always at hand, regardless of when you need it.

This description does not contain all details about the annual travel insurance. The full insurance terms and conditions apply in the event of a claim. The insurance terms and conditions are sent with your policy. They can also be seen at www.tryg.dk.

Tryg Plus – benefits to reassure you

Tryg Plus is a loyalty programme for customers who have several policies with us. Tryg Plus gives you a discount of up to 15% on a number of policies. You also have access to benefits that make your life more secure.

Read more at www.tryg.dk/trygplus

