

Facts about Personal accident insurance

Accident insurance can never reverse an injury if you are involved in an accident. However, it can help solve the financial problems that an accident may entail.

Accident insurance can help ensure a financially 'normal' life for you and your family even if a provider dies or suffers permanent injury.

What is an accident?

Accident means a sudden event that causes injury.

Accidents also include indisposition/fainting, drowning and attempts at saving human lives as well as infection through eyes, ears or mouth in connection with your job.

The insurance is conditional on there having been a causal connection between the accident and the injury.

No provisos or reservations

You can buy accident insurance from us even if you suffer from an illness or disability. Of course, we do not pay for existing injuries and illnesses, but if your situation deteriorates on account of an accident, we will cover the aggravation.

Peace of mind throughout life

Irrespective of age, you get the same good cover, and you can choose coverage that fits you and your life – here and now.

Children's Accident, from 0 to 18 years

Your child is insured under a separate insurance agreement (policy) right from the start – this gives security and peace of mind.

Children's Accident ensures that you need not worry about your active child. Dangerous sports are automatically included until your child turns 18. The insurance may be extended to cover illness by choosing cover for Illness or Critical Illness.

Children's Accident pays double compensation and an extra sum of DKK 101,350 (2016) if your child suffers permanent injury of 30% or more, and the optional cover Extended Permanent Injury has been purchased.

We automatically change the insurance into Youth Accident when your child turns 18. We inform both you and your child about the change.

Youth Accident, from 18 to 25 years

Gives you peace to concentrate on creating the future you want, with the certainty that you will be taken care of if anything happens on the way – and you can secure yourself in the event of accident and illness by choosing cover for Illness or Critical Illness.

Adult Accident, from 25 to 70 years

If you have insurance through your job or your union, it often only provides cover during working hours and rarely in case of illness. Adult Accident may be extended with cover for Illness – then you are covered all the way around.

Senior Accident, from 70 years

You can continue the same good basis for cover from Adult Accident, except that the optional covers Chewing Damage and Illness cannot be continued. You choose the degree of permanent injury and sum insured, and no deduction will be made because of age if you suffer an injury. The insurance continues as long as you want, and you can adjust the sum insured and scope of cover any time.

Flexible insurance

Your accident insurance provides broad basic cover. You may choose to be insured with a degree of permanent injury of at least 5% or 8%.

You may buy the insurance so that you are covered 24 hours a day or in your leisure time.

Full-Time Accident

You are covered 24 hours a day. Full-Time Accident is a useful financial supplement when, as an employee, you are covered by a workers' compensation insurance.

Leisure Time Accident

Covers in your leisure time. For example, you may have an accident to or from work. Leisure Time Accident is a supplement to your workers' compensation insurance – and covers at the times not included in your working hours.

You can choose Leisure Time Accident when your working hours are 25 hours a week or more.

How are you covered?

Cover which we always offer

Accident insurance provides the necessary cover in a number of areas to ensure that you have peace of mind in your everyday life. This is the basic cover, which is always included irrespective of your age. In addition, you can extend your insurance with optional cover:

Always included	Children's Accident, from 0-18 years	Youth Accident, from 18 til 25 years	Adult Accident, from 25 til 70 years	Senior Accident, from 70 years
Physical and permanent injury	X	X	X	X
Ordinary participation in sports activities	X	X	X	X
MC, moped, scooter, etc. see the section "Remember to tell us about changes" at the end of the fact sheet	X	X	X	X
Treatment expenses (physiotherapist/chiropractor)	X	X	X	X
Transport from the accident site to the treatment facility	X	X	X	X
Dental damage	X	X	X	X
Death or funeral benefit	X	X	X	X
Optional cover				
Dangerous sports When you are over 18 and a member of a club	Automatically included until 18 years	X	X	X
Immediate compensation In the event of bone fracture, etc.	X	X	X	X
Extended permanent injury Double compensation from 30% permanent injury Loss of sight and hearing Amputation Extra sum	X X X X	X X X	X X X	The cover continues from Adult Accident if you have purchased it before you turned 70
Extended help Hospital compensation Cleaning aid Extra transport expenses – to planned treatments	X X X	X X X	X X X	X X X
Chewing damage	X	X	X	
Illness	X	X	X	
Critical illness	X	X		

Where does your accident insurance provide cover?

You are covered when you live permanently in Denmark or the Nordic countries or in most EU/EEA member states.

You are covered on travels all over the world for up to 12 months – also when you are active on your holiday, e.g. if you want to try skydiving – without having to pay extra.

Individual price

It is not only the cover which is specifically tailored to suit your requirements, so is the price. The price depends on, for example, your job. This is why we must know your job, and you must contact us when you get a job after you have finished your studies.

You must also remember to tell us if you are the driver of a registered motorcycle, moped or scooter.

When can you receive compensation?

What types of injuries entitle you to compensation for 5% permanent injury?

Many injuries may result in 5% permanent injury, for example sports injuries, road traffic injuries and injuries after tripping up. Typically, these injuries involve ligament injuries, strains or fractures in elbow, ankle joint and knee.

An example of permanent injury of 5%

Lesion of meniscus in the knee with consequent pain, muscular atrophy and reduced mobility, caused by a tackling during a football match. When the permanent injury is fixed at 5%, the insurance pays 5% of the sum insured you have chosen for your insurance. This means that you get DKK 50,000 if the sum insured for permanent injury is DKK 1,000,000.

Immediate compensation in the event of fracture, etc.

If, as in the example above, you have a meniscus lesion in the knee, you receive DKK 10,135 (2016) as soon as the injury has been confirmed by a scan or endoscopy. This compensation is paid as a lump sum and is not deducted from the compensation for any permanent injury. This cover is optional.

Cleaning aid and transport expenses for planned treatments

If you have chosen the optional cover Extended Help, you can also get cleaning aid for up to 20 hours, when – following surgery or hospitalisation – you are only able to move around on crutches. You also have the possibility of being driven to planned treatments – for a total of up to six times there and back.

Both the cleaning aid and the transport to treatments are provided by our supplier, who is part of our quality-assured network.

If your injury is very serious and results in permanent injury of 30% or more

You have the option of extending your accident insurance with Extended Permanent Injury, which means that you will receive the double amount in compensation if the permanent injury is fixed at 30% or more. If your injury is serious, it may be necessary to make alterations in your home, and in that case it is nice to have a large sum at your disposal.

• When your child suffers permanent injury of 30% or more

If your child under 18 suffers permanent injury of 30% or more, you will receive an extra sum of DKK 101,350 in addition to double compensation (2016). The amount will not be deducted from the total indemnity. Applies when Children's Accident has been purchased with the optional cover Extended Permanent Injury.

The permanent injury can exceed 30% if, for example, you lose an arm or a leg.

Chewing Damage

This optional cover ensures you payment for dental treatment if you get a tooth injury while eating, and when a foreign object in your food is the cause of the injury. The cover is offered to persons under 70.

Cover for Illness

The optional cover Critical Illness includes certain critical illnesses, which most often affect children and young people, e.g. epilepsy or meningitis. A lump sum of DKK 100,000 is paid as soon as the critical illness has been diagnosed.

- The optional cover Illness covers if, for example, you are diagnosed with a heart disease that requires an operation or you get a cerebral blood clot. Compensation is paid as a percentage of the sum insured of DKK 608,100 (2016).

Extended Advisory Services

Extended Advisory Services allow you access to:

- Tryg's social worker, who can advise and guide you about your rights to benefits and services from public authorities, and where you can get help.
- Guidance on waiting times in other treatment facilities than the one in which you have been put on the waiting list to help you be examined or treated more quickly.
- Help to get an overview of your other insurance policies, which may also be relevant in relation to your situation.
- Tryg's advisory doctor if you are in doubt whether you receive the correct treatment.

In connection with the handling of your accident case, we assess your need for Extended Advisory Services. The assessment is made on the basis of the information about your health in your medical records, and in consultation with you and possibly your attending doctor.

You can contact us to get Extended Advisory Services if

- in connection with an eligible accident, you suffer serious physical injury where it can be expected that you will be on sick leave for a minimum of 12 weeks and/or suffer physical permanent injury of 30% or more.

Practical information

Tax

The general rules on inheritance tax apply to compensation paid in connection with death. You are not required to pay tax on compensation as a consequence of permanent injury. The premium for a private accident insurance policy is not deductible in your tax return.

Double cover

When you take out accident insurance, you should be aware that some claims may also be covered by other policies. For example, life cover and cover for permanent injury may also result in compensation from your life insurance, travel insurance, motor accident insurance, group life insurance and any other accident policies.

Remember to tell us about any changes

When you have purchased the insurance, you must remember to notify us if any of the following changes occur:

- When you change jobs or change your working hours to be less than 25 hours a week.
- When you stop paid work, irrespective of the reason for stopping.
- If you become the driver of a registered motorcycle, scooter, moped, ATV, etc.
- If, after you turned 18, you start doing a dangerous sport, and you are a member of a club.
- If you move.

These changes may influence the price of your insurance, and if you do not notify us, we can pay compensation corresponding to the relation between the price you have paid and the price you should have paid. Lack of notice may also mean that the compensation is reduced or lapses altogether.

Term and termination of insurance agreement

The insurance is valid for one year and is renewed automatically unless you or Tryg has terminated it beforehand.

The insurance remains in force until you or Tryg gives written notice to terminate it. Termination requires at least one month's notice to the renewal date.

The policyholder may choose to terminate the insurance giving only 30 days' notice to expire at the end of a calendar month against payment of a fee.

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

If you need to make a claim

Kontakt os hurtigst muligt på 70 11 20 20, eller anmeld skaden på www.tryg.dk – også selv om skaden ser ud til at være af beskedent omfang.

You are always welcome to contact us

It is important for your policies to match your life. You are always welcome to call us on 70 11 20 20, Monday-Friday between 8 am and 6 pm, if you want to talk to a personal adviser about insurance tailored to your wishes and requirements.

At www.tryg.dk, you can check your insurance requirements, ask for a quote, submit claims, download the latest terms and conditions and see claims prevention advice.

This fact sheet does not include all information about the Accident Insurance. The full insurance terms and conditions and the insurance agreement (policy) apply in the event of a claim. You can download the terms and conditions 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

