AirPlus Corporate, Flight and luggage insurance

Insurance terms and conditions

Valid from 1 April 2026

This is a translation of the original Danish policy.
In case of any discrepancies, the wording of the original shall prevail.

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Tryg Forsikring A/S | CVR-nr. 24260666

1. Who are covered by the insurance

The insurance covers the holder of a valid AirPlus Corporate card with flight and luggage delay insurance issued by SEB Kort

If you live abroad
The insurance also covers AirPlus Corporate holders residing abroad.

2. Where does the insurance provide cover

The insurance covers business travel worldwide, outside your country of residence.

3. When does the insurance provide cover

The insurance covers business travel of up to 30 days' duration.

Travel payment
There are requirements for payment type for flights and package tours if they are to be covered by the insurance.

Business travel
Must be paid for with your AirPlus Corporate card, via an Internet account set up by AirPlus or via a travel account set up by SEB Kort.

Flights
For flights, this applies to tickets to, from and between travel destinations.

If the flight is paid for using bonus points, direct and indirect taxes must have been paid with the card.

Package tours
For package tours, this applies to the travel services which are purchased from a tour operator and which may include transport, accommodation and tourist services such as concert tickets, green fee, ski pass and car rental.

Other travel
For other travel, it is not a requirement that payment must be made with the card.

Travel period per trip
The cover for the individual trip enters into force at the time at which you leave your place of residence/workplace to commence the trip and ceases upon your return to your place of residence/workplace.

4. What does the insurance cover

The insurance covers Flight delay, see section 5, and Delayed luggage, see section 6.

5. Flight delay

The insurance covers
The insurance provides cover if your outward or homebound flight is delayed by more than four hours. This may be due to

- a booked flight being delayed.
- a booked flight being cancelled.
- your failure to board the aeroplane on which you have booked a flight due to overbooking or a missed connection due to documented delay of a connecting flight and no alternative flight can be offered.

The insurance does not cover
The insurance does not provide cover if:

- the flight is delayed due to strike or industrial action announced more than 24 hours before the departure time.
- the aeroplane has been withdrawn from operation on the recommendation of public authorities.
- compensation has been received from the airline.

In addition, the insurance does not cover more than one flight delay. A number of flight delays originating from the same flight delay are regarded as one and the same delay.

Compensation
The insurance covers up to a total of DKK 5,000 per insurance event.

The insurance covers reasonable and necessary additional expenses for meals, newspapers and magazines as well as any overnight accommodation.

If your luggage has been checked in, and overnight hotel accommodation becomes necessary, the insurance also covers expenses for purchases of toiletries and clothing of up to DKK 500 per person.

Travel to and from Greenland and the Faroe Islands and travel within these two areas
For travel to and from Greenland and the Faroe Islands, as well as travel within these two areas, the maximum total cover is, however, DKK 2,000.

All purchases must, where possible, be paid for with the AirPlus Corporate card.

Documentation
After your return home, you must send us the original invoices for your additional expenses, your original plane ticket or proof of travel as well as original enclosures from the airline stating the reason for the delay.

6. Delayed luggage

The insurance covers
The insurance provides cover if checked-in luggage is delayed by more than four hours after the arrival of your flight to the final destination.

The insurance does not cover
No compensation is paid
- for seizure of luggage by customs authorities and/or other authorities.
- for purchases made after the luggage has been retrieved.
- for delayed luggage on the homebound flight.
- for delayed equipment.

Compensation
The insurance covers reasonable and necessary expenses for clothing and toiletries by up to a total of DKK 5,000 per event and a total maximum of DKK 10,000 per year.

Compensation is subject to the condition that the purchases are made before the baggage arrives, and purchases must, where possible, be made with the AirPlus Corporate card.

Documentation
After your return home, you must be able to send us:
- the original plane ticket.
- the airline's PIR report* on the delay.
- documentation of the time at which you received the luggage.
- original receipts for your expenses.

7. In case of a claim

When do we pay compensation
Compensation is paid when we have received and assessed the information that we deem necessary to decide whether compensation should be paid and to fix the amount of compensation.

In the event of payment, we are subrogated to your rights.

We pay out compensation in Danish kroner (DKK).

Insurance with another company
If you have purchased insurance for the same loss with another insurance company, you have double insurance and must also report your claim to that company.

If the other insurance company excludes or restricts its liability to pay compensation in the event of double insurance, the same exclusions and restrictions also apply to this insurance. This means that we and the other insurance company will pay proportionate compensation.

Approval before we provide cover
If you fall ill or suffer an injury and are hospitalised, we arrange your treatment, transfer, transport home etc., and we may refuse to provide cover if we have not approved your course of treatment or the transport in advance.

Required documentation
Compensation may be paid under one or more of the types of cover in the travel insurance.

You must provide the documentation specified in the various sections in order to obtain compensation.

Reporting a claim
You can report a claim via the AirPlus app or by contacting Travel Claims (Rejseskade) on +45 44 20 44 96 between 8-16.

8. General terms and conditions

Insurer and policyholder
The insurer is:
Tryg Forsikring A/S
Klausdalsbrovej 601
DK-2750 Ballerup
CVR no. 24260666

Policyholder:
AirPlus
SEB Kort Bank, Denmark, branch of SEB Kort Bank AB
Bernstorffsgade 50
DK-1577 Copenhagen V
CVR no. 25804759

Term and termination of the insurance
The insurance provides cover in the period in which you are the holder of a valid AirPlus Corporate card.

The cover terminates when you cancel your card. This also applies if the card issuer cancels the card. Your status with the card issuer at the time of the insurance event determines whether you are covered by the insurance.

The Danish Insurance Contracts Act
The insurance is, moreover, subject to the Danish Insurance Contracts Act unless derogated from by the terms and conditions.

How we process your personal data
Atwww.tryg.dk/personoplysninger, you can read more (in Danish) about how we process your personal data.

Here you can find information about:
- the purpose for which we process data about you,
- where the data are registered, and
- to whom the data might be disclosed.

Sums insured
The sums insured mentioned in the individual sections are the sum per insurance event.

General exclusions
The insurance does not cover any claim, regardless of your state of mind or mental capacity, due directly or indirectly to:
- deliberate, criminal or grossly negligent acts or omissions.
- participation in fights, self-induced intoxication, self-induced influence of narcotics and other intoxicants as well as abuse of medicine.

Nor does the insurance cover any claim due directly or indirectly to:
- travel to a country in which there is war, warlike situations, violation of neutrality, civil war, riot or civil unrest. If one of these situations suddenly arises after you have entered the country, you may remain there for up to 30 days after the outbreak of the conflict. However, the cover is provided subject to you not participating personally in the actions.
- confiscation, nationalisation or revolution.
- nuclear reactions and radioactive decay, regardless of whether the damage occurs in times of war or peace. However, the insurance covers damage which is caused by or occurs in connection with nuclear reactions used for ordinary industrial, medical or scientific purposes.
- strike or lockout.

However, the insurance covers civil unrest, lockout and/or blockades in accordance with section 10, Missed connection.
- new acts, regulations or guidelines issued by a government or public authority.
- seizure, confiscation or other intervention by a public authority.
- the bankruptcy of a carrier.

The insurance does not cover
- during flights on which you are part of the crew.
- during participation in expeditions to polar areas and unexplored places without a guide (including exploration of caverns and caves).
- during participation in motor races of any kind.
- during participation in professional sports. However, we cover transport to and from the destination as well as during the stay to the extent that you are staying at the place as a private individual.
- for travel where the primary purpose is medical treatment or alternative therapy.

Complaints procedure
If you do not accept our decision, you must contact the department that has dealt with your case. If you still disagree, you may contact our Quality Department, which is responsible for complaints:

Tryg
Klausdalsbrovej 601
DK-2750 Ballerup
Email: kvalitet@tryg.dk

If you are not satisfied with the result of your inquiry to our Quality Department, you may complain to the Insurance Complaints Board at:

Ankenævnet for Forsikring
Anker Heegaards Gade 2
DK-1572 Copenhagen V
Tel. +45 33 15 89 00 between 10.00 and 13.00
www.ankeforsikring.dk

A small fee will be charged for submitting complaints to the Insurance Complaints Board. The complaint must be filed by filling in a digital complaints form on the Insurance Complaints Board's website www.ankeforsikring.dk.