

Travel insurance associated with Eurocard by Invitation

Policy no.: Eurocard by Invitation 656 9601 200 304 and Eurocard by Invitation Corporate 656 9601 200 308

Insurance Product Information Document

Company: Tryg Forsikring A/S FT-no.: 53070 Denmark

Effective 1. December 2019

This product sheet does not contain all the information that applies to the insurance policy for Eurocard by Invitation. In case of damage, the full insurance conditions apply. You can find the conditions at eurocardbyinvitation.dk.

What type of Insurance is this?

The travel insurance on your Eurocard by Invitation covers business trips and private holiday trips.



Who is covered?

Cardholder, accompanying spouse/partner, and accompanying children up to the age of 18, are covered by the insurance.
The same applies to accompanying children living at home aged between 18 and 23.

What does it cover?

Amount of coverage

The insurance has no upper sum for the coverage of your necessary expenses for medical care and hospital stays in connection with illness and injury during travel.

Sub-sums on other cover are stated in the conditions.

Coverage

- ✓ Cancellation insurance
- ✓ Illness and repatriation
- ✓ Urgent return home
- ✓ Compassionate visit
- ✓ Curtailment
- ✓ Missed departure
- ✓ Flight delay
- ✓ Baggage delay
- ✓ Assault
- ✓ Evacuation
- ✓ Trauma counselling
- ✓ Private liability
- ✓ Legal aid
- ✓ Travel accident
- ✓ Baggage cover
- ✓ Holiday compensation
- ✓ Car rental coverage when traveling
- ✓ Holiday home insurance

The insurance also covers

- ✓ Replacement employee (Business card)

In addition, the insurance covers:

- ✓ Flight compensation
- ✓ Purchase insurance (Private card)



What does it not cover?

This list shows some examples of injuries, that is not covered by the travel insurance. You need to be aware of that list is not exhaustive. You will find the full overview over non-covered claims in the insurance terms

- ✗ In the event of a tour operator's bankruptcy
- ✗ Strikes announced more than 24 hours before scheduled departure
- ✗ Expenses covered by the blue European Health Insurance Card (EHIC)



Are there any limitations to the cover?

This list shows some examples of injuries, that is not covered by the travel insurance. You need to be aware of that list is not exhaustive. You will find the full overview over non-covered claims in the insurance terms.

- ! Exacerbation of existing illness or injury if your condition has not been in a stable phase within the last 2 months prior to departure. Claims arising in connection with special activities, such as motor racing and professional sport.
- ! Compensation for disability if the accident is due to dangerous sport, including: Mountaineering, big game hunting, parachuting, free diving and scuba diving at a depth of more than 30 metres.

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Where am I covered?

- ✓ The Travel Insurance covers travel throughout the world – both in and outside the country of residence.
- ✓ In the country of residence, when the journey necessitates an overnight stay or goes to a place more than 50 kilometres from your place of residence or workplace.



What obligations do I have?

Before you book or buy your trip and before you travel

If your health has not been stable for 2 months up to one of these times, or you have a chronic illness, for example, it is important that you have completed an online medical advance assessment at eurocardbyinvitation.dk.

When an injury occurs

If you are traveling and in need of urgent help, please contact Tryg Alarm immediately at (+45) 70 22 62 13 at:

- illness or injury resulting in hospitalization or delay in returning home.
- need for emergency relief or evacuation.
- delayed attendance, transport delay and cancellation.

You must immediately report theft and assault to the police in the country where it occurred.

You must try to limit the extent of the damage.

If you do not need urgent help, claims can be reported at eurocardbyinvitation.dk.



When and how do I pay?

The insurance is linked to your Eurocard Platinum. If you want to know more, you can find more information at eurocardbyinvitation.dk.



Period of cover

- The insurance is valid from the card received until it is terminated.
- Cancellation insurance takes effect when the journey is paid and ends when the journey begins.
- Travel insurance takes effect at the time you leave your residence to begin the journey and terminate upon return to the residence.



How do I cancel the Travel Insurance?

Eurocard by Invitation Travel insurance is part of Eurocard by Invitation. The insurance will end when the card is cancelled.