

*Terms and Conditions
World Elite Mastercard*

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1. TERMS & CONDITIONS FOR THE USE OF WORLD ELITE Mastercard

1.1 Definitions

In these “Terms and Conditions”, the terms and expressions below shall have the following meaning:

Bank

means Danske Bank International S.A., a public limited liability company (société anonyme) incorporated under the laws of the Grand Duchy of Luxembourg, having its registered office at 13, rue Edward Steichen, L-2540 Luxembourg, registered with the Luxembourg trade and companies register under number B 14.101 and licensed as a credit institution in accordance with the Luxembourg law dated 5 April 1993 relating to the financial sector, as amended.

Bank Account

means a single, collective or joint account opened in the name of, and held by, a client of the Bank to which all the fees, expenses and the Mastercard balance from the card account is charged.

Card Account

means the intermediary account which is held by the Bank and to which all Mastercard transactions are charged.

Mastercard

means the credit card(s) distributed by the Bank and available to the Bank Account holders.

PIN

- means “Personal Identification Number” which is the personal and confidential code which is allocated to each Mastercard.

Mastercard holder

- means a person having a Bank Account and a Card Account, to whom statements in relation to the use of the Mastercard(s) are sent.

Additional Mastercard holder

- means a person having the right to use a credit card, on the Mastercard holder’s bank account, but to whom no statements in relation to the use of the Mastercard(s) are sent.

Card holder

- means Mastercard holder and Additional Mastercard holder.

1.2 Benefits of the Mastercard

The Mastercard gives its holder the opportunity to purchase goods and services offered by merchants and companies linked to the Mastercard network when presenting the Mastercard and signing a transaction slip presented by those merchants and companies or by entering the PIN. A Mastercard holder may obtain cash from automated cash dispensers by entering the PIN.

The Bank do not bear any responsibility for errors and negligence committed by merchants or companies. The Bank cannot be held responsible for merchants or companies refusing Mastercard.

1.3 Issuing the Mastercard

The Bank issues Mastercard(s) to Bank Account holders only. The Mastercard is individual and personal and is therefore not transferable. The back of the Mastercard must be signed immediately by the holder whereby the Mastercard passes into the care of the Mastercard holder who then has the right to use it in accordance with these Terms and Conditions. The Mastercard is the property of the Bank.

1.4 Annual Subscription Fee

With the issuing of the Mastercard an annual subscription fee is due which is deducted in advance from the Card Account.

1.5 Period of Validity and Expiry

The Mastercard remains valid until the last day of the month and year embossed on the Mastercard. Once expired, the Mastercard has to be cut in pieces and returned to the Bank. When a Mastercard expires, a new Mastercard is automatically issued unless the Bank refuses the issue of a new Mastercard or the Mastercard holder notifies the Bank of the cancellation two months prior to the expiry date.

1.6 Collection and transfer of Personal Data

The Bank is authorised to process the personal data of the Mastercard and the Mastercard holder and Additional Mastercard holders. In order to enable the Mastercard to operate within the network, the Mastercard holder and Additional Mastercard holders authorise the Bank to transmit personal data relating to the Mastercard holder and Additional Mastercard holder and the credit limit attached to the Mastercard to third parties, forming part of the contractual network of the international Mastercard system, to card producers and printers and to international settlement and approval centres, in so far as the provision of such data is vital.

By presenting the Mastercard the Mastercard holder gives his consent and mandate:

1. for the collection, retention and communication of identification data and information relating to account status by all means necessary to enable the Bank to keep the appropriate statements of transactions and accounts;
2. for such data and information being made available and transmitted to participants in and operators of the Mastercard payment network;
3. for the retention of such information and data by said participants in and operators of the Mastercard payment network; and

4. for the compliance by said participants in and operators of the Mastercard payment network with the laws and regulations governing the disclosure of information to which these participants and operators are subject.

The Bank shall not be held liable for any loss of information circulating via the Mastercard payment network, except in case of gross negligence or wilful misconduct. The Bank shall not be liable for any loss of information contained in statements such as details of account balances or account numbers. It is the responsibility of the Mastercard holder to ensure that no information is lost.

1.7 Issuing additional Mastercards

The Mastercard holder may apply for additional Mastercard(s) to be issued to specified people which means additional Cardholder(s) who in turn will have the right to use these cards, transactions being charged onto the Bank Account.

1.8 Proof of transactions using the Mastercard

The use of the Mastercard in conjunction with a PIN constitutes, independently of the amount in stake, proof of an instruction given by the Mastercard holder to the Bank to debit the transaction amount from his own Card Account as if this instruction had been given in writing by the Mastercard holder. It follows that the Mastercard holder may not oppose the debiting of a known transaction amount from his Card Account once the Mastercard has been presented in conjunction with the use of the PIN. The electronic records of transactions held by the Bank constitute sufficient proof of transactions and have the same evidential value as a written document.

1.9 Statements of Bank Account

Once a month the Mastercard holder receives a statement listing all the transactions made with the Mastercard(s) linked to the Bank Account, since the issuance of the previous statements. It is understood, that the Mastercard holder failing to object in writing to the transactions listed in the statement within a period of 30 calendar days acknowledges the monthly balance.

Statements relating to additional Mastercard(s) are only sent to the Mastercard holders, unless other instructions are given to the Bank. The Mastercard holder has the obligation to notify the Bank of any change to the billing address.

1.10 Card account

The Card Account is debited of the amount calculated on the basis of all transactions and cash withdrawals done with the Mastercard, in addition to fees, expenses and the annual subscription in relation to the Mastercard.

For cash withdrawals, the statements show the amount advanced as well as the administration costs and commissions which the financial institution making the cash payment charges to the Bank.

Transactions made in foreign currencies are converted into Euro by the international clearing institution dealing with the different card systems using the valid exchange

rate on the transaction processing day of the clearing institution. A currency exchange commission also applies.

Conversion rates for use outside of the Euro zone
Conversion of foreign currencies to Euro is based on an average rate calculated from Mastercard exchange rates for all transactions on that day in the same currency. To this is added a variable margin, currently 1.5% of the amount for European currencies* and 2.0% for non-European currencies. Currency is converted at the rate applying on the business day NETS executes the transaction. Current rates can be found at www.nets.eu/valutakurser. Exchange rates change continually and without notice.

At www.danskebank.lu/exchange-rate you can see the difference between the actual total conversion costs at the time of the transaction and the total conversion costs calculated on the basis of the European Central Bank (ECB) reference rate. You can choose to have the difference shown as a percentage or as an amount. Note that the ECB reference rate only covers European currencies* and that the exchange rates change daily. (*CHF, CZK, DKK, GBP, HUF, ISK, NOK, PLN, SEK, BGN, HRK, RON)

1.11 Methods of payment

The Bank Account holder irrevocably authorises the Bank to deduct from the Bank Account the overall amount due and shown on the statement.

1.12 Overdrawn account

The Bank reserves the right to block and/or withdraw the Mastercard(s) if the Bank Account becomes overdrawn without prior authorisation from the Bank Account holder. Any outstanding balance shown in the statement falls due immediately and is deducted from the Bank Account.

1.13 Loss or Theft

In case of the Mastercard being lost or stolen or the PIN becoming known, even unintentionally, the Mastercard holder must immediately contact the following number: Danske Bank International S.A. phone: +352 46 12 75 551

This notification must be confirmed in writing as soon as possible and the Police must be notified of loss, theft or improper use of the Mastercard within 24 hours. Furthermore, proof of the report to the Police must be sent to the Bank as soon as possible.

As soon as the Bank has been notified by the Mastercard holder, the Mastercard holder can no longer be held responsible for the misuse of the Mastercard.

Until the notification has been received, the Mastercard holder remains liable for any fraudulent use of the Mastercard up to an amount of EUR 50. However, in case of fraudulent misconduct or gross negligence by a Card holder, the Mastercard holder is responsible for any misuse of the Mastercard even after having sent the notification in writing.

If the Card holder finds his/her Mastercard after having notified its loss, the Mastercard can no longer be used, it must be cut in pieces and returned to the Bank.

The same procedure applies if the Card holder assumes that a third party has discovered the PIN.

Blocking of the Mastercard automatically results in a new Mastercard being issued at the Mastercard holder's expense.

1.14 Recording of telephone calls

Card holders acknowledge that the Bank, for reasons of proof and security, to record any telephone calls for the gathering of evidences and security reasons. Card holders agree that records may be used in a court of law.

1.15 Termination

A Mastercard holder may, at any time and without any reason, terminate the contract.

The Bank may, at any time, terminate the contract if a Card holder breaches any of his/her obligations under these Terms and Conditions or any other agreement entered into with the Bank.

Upon termination of the contract, the overall outstanding balance of the Card Account will become due immediately and will be debited from the Bank Account. In addition the account holder is liable for all transactions not yet debited from the Card Account at the time of termination. An early termination does not bear any influence on the amount of conventional interest nor does it entitle the Mastercard holder to a partial or complete reimbursement of the paid annual subscription fee.

1.16 Conditions for the termination of the contract by the Mastercard holder

If a Mastercard holder wishes to terminate the contract, a written statement must be sent via Danske eBanking, by registered mail or handed in to the Bank. The Mastercard holder is obliged to return the card(s) to the bank. The termination of the contract is only effective upon receipt of the Mastercard(s) by the Bank.

Termination of the contract by the Mastercard holder entails the termination of all contracts related to additional Mastercard holders.

Termination of contract by an Additional Mastercard holder who is not a Bank Account holder does not entail the termination of the contract with the Mastercard holder who is the Bank Account holder and any other additional Mastercard holders.

Mastercard holders reserve the right to terminate the contract between the Bank and additional Mastercard holders. In this case the Bank Account holder is jointly and severally responsible for the transactions carried out with this card until returned to the Bank.

Terminations less than 2 months before the expiry date of a Mastercard do not release the Mastercard holder from paying the coming annual subscription fee.

1.17 Conditions for the termination of the contract by the Bank

The Bank may terminate the contract with a Mastercard holder with 15 days' written notice sent via Danske eBanking or by registered mail.

Each Card holder linked to a Bank Account is informed of the termination.

Upon notification of the termination of the contract the Mastercard holder(s) can no longer use the Mastercard which must be returned to the Bank. However, the Mastercard holder remains responsible for the transactions done with the Mastercard after notification and until all cards have been returned to the Bank which does not exclude a liability for payments related to the misuse of the Mastercard.

Any misuse of the Mastercard after requested return by the Bank will result in legal action by the Bank.

1.18 Modification of these Terms & Conditions

The Bank reserves the right to change the Terms & Conditions at any time. The Bank will in connection to changes always publish the new version of the document on the Bank's website. It is the Card holder's responsibility to regularly review the Terms & Conditions posted on the website to ensure that he/she is aware of the latest terms and conditions.

The Card holder's continued use of the card shall be deemed to signify his/her acceptance of the modified Terms & Conditions unless he/she notifies the bank within one month from the date on which the changes are available on the Bank's website.

1.19 Validity

If any provision under these Terms and Conditions becomes invalid, the legality and enforceability of the remaining provisions are not in any way affected or impaired.

1.20 Applicable Law – Jurisdiction

These Terms and Conditions are governed by, and shall be construed in accordance with, Luxembourg law. Any dispute arising in connection with these Terms and Conditions shall be submitted to the courts of the district of Luxembourg-City.

2. WORLD ELITE Mastercard BENEFIT SCHEDULE

INTRODUCTION

This part of the present document is not a contract of insurance but summarises the benefits provided to you by virtue of your holding a Mastercard World Elite Card through Danske Bank International.

Danske Bank International S.A is the only policyholder under the insurance policy and only Danske Bank International S.A has direct rights under the policy against the insurer. This agreement does not give you as Cardholder direct rights under the policy of insurance. Strict compliance with the terms and conditions of this agreement is required if you are to receive its benefit.

ELIGIBILITY

The benefits summarised in this part of the present document are dependent upon you being a valid Danske Bank Mastercard World Elite Cardholder at the time of any incident giving rise to a claim.

This is your benefit guide and terms. It contains details of benefits, conditions and exclusions relating to Danske Bank Mastercard World Elite Cardholders and is the basis on which all claims you make will be settled.

INSURER

Parties Policyholder:
Danske Bank International S.A. (the Bank)
13, rue Edward Steichen
P.O Box 173,
L - 2011 Luxembourg,
Luxembourg

Insurer:

Tryk Forsikring A/S Klausdalsbrovej 601 DK
- 2750 Ballerup Denmark
CVR. No. 24260666

IMPORTANT INFORMATION

1. Claims arising directly or indirectly from any pre-existing medical conditions are NOT covered.
2. The benefits will NOT cover you when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought his/her advice);
3. The benefits will NOT cover you when you are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The benefits will NOT cover you if you have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established).

5. If injury, illness loss, theft or damage happens you should immediately call Danske Bank's travel assistance on +352 46 12 75 551 to report a medical emergency, request repatriation, report any loss, theft or damage.

6. In the event of curtailment necessitating your early return home you must contact Danske Bank's travel assistance. The service is available to you and operates 24 hours a day, 365 days a year for advice and assistance with your return home. Danske Bank's travel assistance will arrange transport home when you have notice of serious illness, imminent demise, or death of a close relative at home.

7. In order to be eligible to receive benefits under this Benefit Schedule you must charge your trip in full to your Mastercard World Elite Card with the exception of:

Section H - Emergency Medical and Other Expenses Abroad - which is valid without charging the trip to the covered card;

Section P - Lock & Key - which is independent from card use;

Section N - Purchase Protection - cover for eligible items purchased with the covered card.

Section O - Rental Car Collision Damage Waiver - cover when the rental of the vehicle is paid with the Covered card.

8. All benefit amounts listed in the Benefit Table (as shown at the end of these terms) are per beneficiary per trip unless otherwise noted (excluding Section N - Purchase Protection through to Section P - Mobile Phone).

9. These benefits will be governed by the laws of Denmark unless otherwise agreed in writing.

10. You are covered worldwide for trips of up to 60 consecutive days. Trips must begin and end in the country of residence. Any trip solely within the country of residence is only covered where you have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

11. An excess applies to benefits in Sections J - Personal Belongings and Personal Money, Section O - Rental Car Collision Damage Waiver and Section P Mobile Phone

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Benefit Schedule (unless otherwise noted) and is highlighted in bold print.

You/your/beneficiary(ies)/covered person(s)

- the Cardholder and his/her spouse or legal partner (any couple, including same gender, in a common law relationship living permanently at the same address), their children aged under 25 who are financially dependent

(according to the regulations of the country of residence) on the Cardholder, all living in the country of residence and travelling on a trip.

Beneficiaries are covered for benefits when travelling independently of one another with the exception of:

Section C - Cancellation or Curtailment Charges
Section F - Baggage Delay;

Section E - Delayed Departure; Section D - Missed Departure

Section J - Personal Belongings, Personal Money

Section L - Personal Liability

where all beneficiaries must be travelling on the trip with and to the same destination as the Cardholder. You will only be covered if 100% of the total cost of transport and/or accommodation for the trip has been charged to the covered card, with the exception of: Section H - Emergency Medical and Other Expenses Abroad - which is valid without charging the trip to the Covered card;

Section P - Lock & Key - which is independent from card use;

Section N - Purchase Protection - cover for eligible items purchased with the covered card.

Section O - Rental Car Collision Damage Waiver - cover when the rental of the vehicle is paid with the covered card.

We/us/our

Means Tryg Forsikring A/S via Danske Bank's travel assistance.

Adverse weather conditions

- rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Adviser

- specialist solicitors or their agents.

Adviser's costs

- reasonable fees and disbursements incurred by the adviser with our prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third party costs shall be covered if awarded against you and paid on the standard basis of assessment.

Benefit Table

- the table listing the benefit amounts on page 30 and 31.

Bodily injury

- an identifiable physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to be a bodily injury.

Cardholder

- the holder of a covered card, the card being valid and the account in good standing at the time of the incident.

Close business associate

- any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Close relative

- mother, father, sister, brother, spouse, partner or fiancé/fiancée or Common-Law Partner (any couple, including same gender, in a common law relationship living permanently at the same address) daughter, son, including adopted daughter or son), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, of the Cardholder.

Country of residence

- the country in which you legally reside.

Covered Card

- a World Elite Mastercard, issued by Danske Bank, the card being valid and the account in good standing at the time of the incident.

Curtailment / curtail

- Cutting short your trip outside the country of residence by returning home due to an emergency authorised by us.

Home

- your normal place of residence in your country of residence.

Loss of limb

- loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of sight

- total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what you should see at 60 feet.)

Medical condition(s)

- any medical or psychological disease, sickness, condition, illness or injury that has affected you or any close relative, travelling companion or person with whom you intend to stay whilst on your trip.

Medical emergency

- a bodily injury or sudden and unforeseen illness suffered by you while you are on a trip outside the country of residence and a registered medical practitioner tells you that you need immediate medical treatment or medical attention.

Medical practitioner

- a legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to you or any travelling companion.

Pair or set

- items of personal belongings or valuables forming part of a set or which are normally used together.

Panel

- our panel of advisers who may be appointed by us to act for you.

Period of cover

The period of any trip may not exceed 60 consecutive days. Trips must begin and end in the home country.

Under Section C - Cancellation cover shall be operative from the time you pay for the trip and ceases upon commencement of your trip. For all other sections of the Benefit Schedule, the benefits commence when you leave your home or hotel, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business (whichever is the earlier) on completion of the trip.

Extension to the period of cover

The period of cover is automatically extended for the period of the delay in the event that your return to your country of residence is unavoidably delayed due to an event covered by this Benefit Schedule.

Permanent total disablement

- disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevents you from engaging in, or giving any attention to, any business or occupation for the remainder of your life.

Personal belongings

- baggage, clothing, personal effects, and other articles which belong to you and are worn, used or carried by you during any trip.

Personal money

- bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers, all held for private purposes.

Pre-existing medical condition(s)

- any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 6 months prior to the commencement of cover under this policy and/or prior to any trip.

Public transport

- any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Sports and activities

- the activities listed on page 14 for which your participation in during your trip is not the sole or main reason for your trip.

Strike or industrial action

- any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism

- an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

- any holiday, or journey for business or pleasure made by you worldwide, during the period of cover for which 100% of the total cost of transport and/or accommodation has been charged to your covered card.

Any trip solely within the country of residence is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Cover for Benefits in Section H - Emergency Medical and Other Expenses Abroad and Section I - Hospital Benefit and Section L - Personal Liability is excluded in the country of residence.

Unattended

- when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

Valuables

- jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including memory devices, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes, binoculars, portable DVD players, MP3 and MP4 players and any other item worth EUR 2,500 or more.

EMERGENCY ASSISTANCE

Contact Tryg Forsikring via Danske Bank's travel assistance on +352 46 12 75 551

In the event of a serious illness or accident, which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of curtailment necessitating your early return home or in the event of an emergency you must contact Danske Bank's travel assistance (any minor illness or injury costs must be paid for by you and reclaimed). The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment you must contact Danske Bank's travel assistance as soon as possible. Private medical treatment is not covered unless authorised specifically by Danske Bank's travel assistance.

Medical Assistance Abroad

Danske Bank's travel assistance has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Danske Bank's travel assistance will also arrange transport home when this is considered to be medically necessary, or when you have notice of serious illness or death of a close relative at home.

Payment for Medical Treatment Abroad

If you are admitted to a hospital/clinic while outside the country of residence, Danske Bank's travel assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact Danske Bank's travel assistance for you as soon as possible.

For simple out-patient treatment, you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to the country of residence. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call Danske Bank's travel assistance for guidance.

RECIPROCAL HEALTH AGREEMENTS

European Union (EU), European Economic Area (EEA) and Switzerland

Before travelling to a European Union (EU) country, the European Economic Area (EEA) or Switzerland, we recommend that you apply for a European Health Insurance Card (EHIC). This card entitles you to certain free or reduced cost health cover arrangements in the EU, EEA or Switzerland.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of the Benefit Schedule. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

1. You are covered for trips of up to 60 consecutive days. Trips must begin and end in the country of residence.
2. You must take all reasonable care and precautions to protect yourself against accident, illness, disease or injury and to safeguard your property against loss, theft or damage. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
3. In the event of curtailment necessitating your early return home you must contact Danske Bank's travel assistance. The service is available to you and operates 24 hours a day, 365 days a year for advice and assistance with your return home. Danske Bank's travel assistance will arrange transport home when you have notice of serious illness, imminent demise, or death of a close relative in the country of residence.
4. You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any minor illness or injury costs must be paid for by you and reclaimed).
5. We ask that you notify us within 28 days of you becoming aware of any incident or loss leading to a claim other than a claim in point 4. above, and you return your completed claim form and any additional information to us as soon as possible.
6. You must report all incidents to the local Police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
7. You must not abandon any property for us to deal with or dispose of any damaged items as we may need to see them.
8. You or your legal representatives must supply at your own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. Please keep copies of all documents sent to us.
9. You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
10. You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must also immediately send us any writ or summons, letter of claim or other document relating to that claim.

11. In the event of a claim and if we require it, you must agree to be examined by a medical practitioner of our choice, at our expense. In the event of your death we may also request and will pay for a post-mortem examination.

12. If we provide transportation or settle your claim and as a result you have unused travel ticket(s) you must surrender those tickets to us. If you do not we will deduct the amount of those tickets from any amount paid to you.

13. We have the right, if we choose, in your name but at our expense to:

a) take over the defence or settlement of any claim;

b) take legal action in your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made;

c) take any action to get back any lost property or property believed to be lost.

14. If you or anyone acting for you in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. We may inform the police and you must repay to us any amount already received under the policy.

15. If we pay any expense for which you are not covered, you must pay this back within one month of our request.

16. We will make every effort to apply the full range of services in all circumstances. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

17. We may at any time pay to you our full liability under the Policy after which no further payments will be made in any respect.

18. If at the time of any incident which results in a claim under this Benefit Schedule, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section K - Travel Accident).

19. If you possess multiple Danske Bank cards you may only claim and we will only pay up to the highest limit of the cards, the benefit values will not be cumulative

GENERAL EXCLUSIONS

These exclusions apply throughout the Benefit Schedule. We will not pay for claims arising directly or indirectly from:

1. Any pre-existing medical conditions.

2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to

an uprising, military or usurped power but this exclusion shall not apply to losses under Section H - Emergency Medical and Other Expenses Abroad, Section I - Hospital Benefit and Section K - Travel Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5. Your participation in or practice of any sport or activity unless it is shown as covered in the list of Sports and Activities on page 14.

6. Your engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving licence issued in your country of residence is held permitting the use of such vehicles, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.

7. Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered medical practitioner, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.

8. Self-exposure to needless peril (except in an attempt to save human life).

9. Any claim resulting from your involvement in a fight except in self-defence.

10. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

11. Your own unlawful action or any criminal proceedings against you.

12. Any claim where you are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.

13. Any other loss, damage or additional expense following on from the event for which you are claiming.

Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of your business, inconvenience, distress, or loss of enjoyment.

14. Operational duties as a member of the Armed Forces.

15. Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.

16. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.

17. Any costs you would have been required or been expected to pay, if the event resulting in the claim had not happened.

18. Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this policy.

19. Costs of telephone calls or faxes, meals, taxi fares (with the exception of the taxi costs incurred for the initial journey to a hospital abroad due to your illness or injury), newspapers, laundry costs, or interpreters' fees.

20. Cover for Benefits in Section H - Emergency Medical and Other Expenses Abroad, Section I - Hospital Benefit and Section L - Personal Liability is excluded in the country of residence.

SPORTS AND ACTIVITIES

You are covered under Section H - Emergency Medical and Other Expenses Abroad for the following activities provided your participation in them is not the sole or main reason for your trip. Cover under Section K - Travel Accident and Section L - Personal Liability for those sports or activities marked with * is excluded.

- * Abseiling
- * Archery Badminton Baseball Basketball Bowling Camel Riding
Canoeing (up to grade/class 2)
- * Canoeing (up to grade/class 3 to 4)
- * Clay pigeon shooting Cricket
- * Cross country skiing Elephant Riding
- * Fell running
- * Fencing Fishing Football
- * Glacier Skiing
- * Go- Karting Golf
Hockey
- * Horse Riding Horse Trekking
- * Hot air ballooning
Ice Skating (on recognised ski rinks)
- * Jet Biking
- * Jet Skiing Kitesurfing Monoskiing

- * Mountain bicycling on tarmac Netball
Orienteering
- * Paintball Pony Trekking Racquetball Road Cycling ..
Roller skating Rounders Running
Sailing (within 20 Nautical Miles of the coastline)
- * Sailing (Outside 20 Nautical Miles of the coastline)
- * Scuba diving (Unqualified and above 18 metres)
- * Scuba diving (Qualified and above 40 metres)
- * Ski touring
- * Skidoo
Skiing (on piste or off piste with a guide)
- * Snowblading
Snowboarding (on piste or off piste with a guide)
Snowshoeing
Squash Surfing Table Tennis Tennis
- * Tobogganing Trampolining
Trekking (Up to 4000 metres without use of climbing equipment)
Volleyball
- * War games Water polo Water Skiing Wind Surfing
Yachting (within 20 Nautical Miles of the coastline)
- * Yachting (Outside 20 Nautical Miles of the coastline)
Zorbing

BENEFIT SCHEDULE

SECTION A - TRAVEL ADVICE

What is covered

Before and during your trip we will provide you with information on:

1. preparing for a journey.
2. current visa and entry requirements for all countries. If you hold a passport from a country other than the country of residence, we may need to refer you to the embassy or consulate of the country concerned.
3. current vaccination requirements for all countries and information on current World Health Organisation warnings.
4. customs duties and regulations
5. foreign exchange rates and value added taxes.
6. referrals to embassies or consulates.
7. weather forecasts abroad.
8. specific languages spoken at the travel destination.
9. time zones and time differences.

SECTION B – TRAVEL ASSISTANCE

What is covered

During your trip we will:

1. assist you with the procurement of a lawyer and/or interpreter and or the advance of any legal or interpreter's fees if you are arrested or threatened with arrest while travelling, or are required to deal with any public authority.
2. relay messages to your close relatives, business colleagues or friends in your country of residence.
3. assist in locating your luggage lost by a common carrier and organise the dispatch of such luggage, if recovered, to your location outside of the country of residence. Costs of dispatch, if any, shall be borne by you without prejudice of your possible claim against the responsible and/or the travel agent.
4. provide an advance of funds up to the amount shown in the Benefit Table, if your covered card is lost or stolen and there are no other means for you to obtain funds. All advances and delivery fees will be charged to your covered card account unless other accepted means of repayment to us are made in advance.
5. provide you with necessary information and assist you in obtaining replacement travel documents such as passport, entry visa or airline tickets, from the appropriate local authority if the documents required for the return journey are lost or stolen. We will not pay the charges payable for issuing new documents.
6. organise and pay for the dispatch of your replacement personal items that are essential to the continuation of your journey, such as but not limited to contact lenses and glasses [excluding any type of document, whether private or business related]. This service will be provided upon the condition that either we are permitted and given access to such replacement items or, that such replacement items are delivered to our office as indicated by us to you or your representative.
7. refer you to physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, ophthalmologists, pharmacies, opticians and suppliers of contact lenses and medical aid equipment.
8. replace essential prescription medication which has been lost or stolen, if it, or a local equivalent, is unavailable when you are outside the country of residence. We will bear the costs for dispatch, but all costs of obtaining the medicine will be borne by you. The transportation of medicine remains subject to the regulations imposed by airline companies or any other transportation company, as well as local and/or international law.
9. in the case of an illness or bodily injury affecting your close relative residing in the country of residence, Danske Bank's travel assistance will monitor their condition and keep you informed.

10. advance bail bond (excluding deposits required to cover civil liabilities, fines or personal indemnities to be paid by you) up to the amount listed in the Benefit Table, if you are arrested or threatened with arrest while travelling. All advances and delivery fees will only be made if accepted means of repayment to us are made in advance.

Special conditions

Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. The cost of any advance or delivery fee.
2. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION C – CANCELLATION OR CURTAILMENT CHARGES

You should always contact Danske Bank's travel assistance on +352 46 12 75 551 before curtailment

What is covered

We will pay you, up to the amount shown in the Benefit Table per trip for all covered persons for any irrecoverable unused travel and accommodation costs and other prepaid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the trip is necessary and unavoidable; or
- b) the trip is curtailed before completion; as a result of any of the following changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip:
 1. unforeseen illness, injury or death of you, a close relative, a close business associate or any person with whom you are travelling or staying during your trip
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of you or any person with whom you are travelling or have arranged to travel with.
 3. Redundancy (which qualifies for payment under the current redundancy payment legislation in the county of residence and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you or any person with whom you are travelling or have arranged to travel with.
 4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or curtailment could not reasonably have been expected at the time of receiving these benefits or booking your trip [whichever is the later].

5. The Police requesting you to remain at or subsequently return home due to serious damage to your home or business caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Rebooking fees

We will pay you up to the amount shown in the Benefit Table for rebooking fees if, due to an incident covered by Section C - Cancellation, you chose to rebook your covered holiday instead of cancel.

Special Conditions

1. You must obtain a medical certificate from your treating medical practitioner and prior approval of Danske Bank's travel assistance to confirm the necessity to return home prior to curtailment of the trip due to death, bodily injury or illness.

2. If you delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.

3. If you cancel the trip due to bodily injury or illness you must provide a medical certificate from the medical practitioner treating the injured/ill person, stating that this necessarily and reasonably prevented you from travelling.

4. If the car which you intended to use for the trip is stolen or damaged within 7 days prior to the departure date then the costs of a hire car will be covered and no cancellation costs will be paid.

5. You must contact us to make necessary travel arrangements for you.

6. In the event of a claim for curtailment, indemnity will be calculated strictly from the date you return to your home in the country of residence.

7. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Any claim arising directly or indirectly from any pre-existing medical conditions of you or anyone under WHAT IS COVERED 1.

2. The cost of recoverable airport charges, levies and taxes.

3. Any costs incurred because you did not contact Danske Bank's travel assistance to make the necessary travel arrangements, immediately when you knew that your trip was to be curtailed.

4. Any claims arising directly or indirectly from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier).

5. Any claim resulting from change of plans due to your financial circumstances except if you are made redundant and qualify for redundancy payment under current legislation in the country of residence;

6. Any claim arising directly or indirectly from circumstances known to you prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip.

7. Any costs paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.

8. Any claim arising from pregnancy or childbirth unless certified by a medical practitioner as necessary due to unforeseen complications which commence after the date these benefits became effective or after booking any trip, whichever is the later.

9. Any costs incurred when you do not get a medical certificate from the treating medical practitioner at your resort or place of incident, explaining why it is deemed medically necessary to return early to the country of residence.

10. Any claim resulting from your inability to travel due to a covered person's failure to hold, obtain or produce a valid passport or any required visas.

11. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION D - MISSED DEPARTURE/ MISSED CONNECTION

What is covered

We will pay you, up to the amount shown in the Benefit Table, for reasonable meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or connecting flights outside the country of residence if you fail to arrive at the international departure point in time to board the scheduled public transport on which you are booked to travel on the initial international journey of the trip as a result of:

1. the failure of other scheduled public transport; or
2. an accident to or breakdown of the vehicle in which you are travelling.

Special conditions

1. You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

2. You must obtain a written report from the carrier confirming the delay and cause.

3. You must retain all receipts.
4. You must obtain a written report from the police or attending emergency service if the vehicle you are travelling in breaks down or is involved in an accident.
5. You may claim only once under Section E - Delayed Departure/Abandonment or once under Section D - Missed Departure/Missed Connection or once under Section G - Involuntary Denial of Boarding for the same event, not twice or all.
6. Anything mentioned in GENERAL CONDITIONS on page 5.

What is not covered

1. Strike or industrial action existing or declared publicly by the date these benefits became effective or you booked your trip (whichever is the earlier).
2. An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
3. Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions.
4. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
5. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
6. Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections.
7. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION E - DELAYED DEPARTURE/ ABANDONMENT

What is covered

If departure of the scheduled public transport on which you are booked to travel is delayed at the final departure point from or to the country of residence for at least 4 hours from the scheduled time of departure due to:

- a) strike or industrial action or
- b) adverse weather conditions or
- c) mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel we will pay you, either:

1. up to the amount shown in the Benefit Table after a minimum of 4 hours delay, up to a maximum of the amount shown in the Benefit Table for beneficiaries travelling together, for reasonable meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred, or

2. up to the amount as shown in the Benefit Table for Section C - Cancellation for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay if after a minimum of 24 hours delay, you choose to cancel your trip.

Special Conditions

1. You must check in according to the itinerary supplied to you.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. You may claim only once under Section E - Delayed Departure/Abandonment or once under Section D - Missed Departure/Missed Connection or once under Section G - Involuntary Denial of Boarding for the same event, not twice or all.
5. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION F - BAGGAGE DELAY AND EXTENDED BAGGAGE DELAY

What is covered Baggage delay

We will pay you up to the amount shown in the Benefit Table in total for all beneficiaries travelling together, for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in baggage containing personal belongings is temporarily lost in transit during the outward journey and not returned to you within 4 hours of your arrival.

Extended baggage delay

We will pay you up to the amount shown in the Benefit Table in total for all beneficiaries travelling together for Extended Baggage Delay if the checked in baggage has still not arrived at your destination airport within 48 hours of your arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section J - Personal Belongings.

Special Conditions

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.

2. All amounts are only for real expenses in excess of any compensation paid by the carrier.

3. The amounts shown in the Benefit Table are the total for each delay irrespective of the number of beneficiaries travelling together.

4. Claims will be considered only for the purchase of essential clothing and toiletries and only if such purchases are made within 4 days of actual arrival at destination and are charged to the covered card account. If the covered card could not be used for the essential purchases, itemised receipt for these purchases must be retained.

5. No reimbursement will be made if purchases were made after the luggage was returned.

6. All itemised receipts must be retained.

7. Cover only applies to your outbound trip outside of the country of residence.

8. Anything mentioned under Section J - Personal Belongings and Passport, Special Conditions on page 22.

9. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Anything mentioned under Section J - Personal Belongings and Passport, What is not covered on page 22.

2. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION G - INVOLUNTARY DENIAL OF BOARDING

What is covered

If you have checked-in, or attempted to check in, for a confirmed scheduled flight, within the published check-in times, and you are involuntarily denied boarding as a result of overbooking, we will pay your costs incurred in respect of restaurant meals and refreshments consumed after a minimum of 4 hours delay and your actual departure time, up to the amount shown in the Benefit Table.

Special conditions

1. You may claim only once under Section E - Delayed Departure/Abandonment or once under Section D - Missed Departure/Missed Connection or once under Section G - Involuntary Denial of Boarding for the same event, not twice or all.

2. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Any costs or charges for which the airline will compensate you;

2. Any costs or charges incurred where denial of boarding was not involuntary and/or on a mandatory basis;

3. Any claims where written proof from the airline is not obtained confirming your inability to travel through over-booking and the period of delay until your next available flight is confirmed.

4. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION H - EMERGENCY MEDICAL AND OTHER EXPENSES ABROAD

What is covered

We will pay the following costs, up to the amount shown in the Benefit Table, for each covered person who suffers sudden and unforeseen bodily injury or illness, or who dies during a trip outside the country of residence.

1. All reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.

3. With the prior authorisation of the Insurer, additional travelling costs to repatriate you to your home when recommended by the Insurer's Chief Medical Officer, including the cost of a medical escort if necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless otherwise approved by the Insurer.

4. Up to the amount shown in the Benefit Table per night for 10 nights for reasonable accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of the Insurer, up to the amount shown in the Benefit Table per night for reasonable additional

accommodation expenses for a friend or close relative to remain with you and escort you home (two parents or guardians if the covered person is under 25 years of age). If you and your friend or close relative are unable to use the original return ticket, we will provide additional travel expenses up to the standard of your original booking to return you to your home.

5. Economy class transport and up to the amount shown in the Benefit Table per night for 10 nights' accommodation expenses for a close relative from the country of residence to visit you or escort you to your home if you are travelling alone and if you are hospitalised as an in-patient for more than 10 days, with the prior authorisation of the Insurer.

6. Economy class transport and up to the amount shown in the Benefit Table per night for 3 nights' accommodation expenses for a friend or close relative to travel from the country of residence to escort beneficiaries under the age of 15 to your home in the country of residence if you are physically unable to take care of them. If you cannot nominate a person we will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, we will pay for economy one way travel to return the child to the home.

7. In the event of your death the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying your ashes to your home, or the additional costs of returning your remains to your home up to the amount shown in the Benefit Table.

8. For a close business associate to take your place on a pre-arranged business trip if in the opinion of our Chief Medical Officer, you are unable to continue working on your trip following your illness or bodily injury.

Medical assistance

If cover for any of the above benefits is denied or you are excluded from cover, we will assist you in making arrangements and admissions and shall advance funds to pay the medical provider as per the conditions in Section B - Travel Assistance 4. - Advance of funds.

Special conditions

1. You must give notice as soon as possible to Danske Bank's travel assistance of any bodily injury or medical condition which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.

2. You must contact Danske Bank's travel assistance as soon as possible in the event of you incurring medical expenses in excess of EUR 500 relating to any one incident. You must always contact Danske Bank's travel assistance before curtailing your trip.

3. In the event of your bodily injury or medical condition we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the country of residence at any time during the trip. We will do this if in the opinion of the medical practitioner in attendance or the

Insurer you can be moved safely and / or travel safely to the country of residence to continue treatment.

4. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Any claim arising directly or indirectly from any pre-existing medical conditions.

2. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.

3. Any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.

4. Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be delayed reasonably until your return to the country of residence.

5. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.

6. Additional costs arising from single or private room accommodation.

7. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Insurer.

8. Treatment costs for cosmetic reasons unless our Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this Policy.

9. Any expenses incurred after you have returned to the country of residence unless previously agreed to by the Insurer.

10. Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or vaccinations and/or taken the recommended medication.

11. Any costs you incur outside the country of residence after the date the Insurer's Chief Medical Officer tells you that you should return home or we arrange for you to return home. (Our liability to pay further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.).

12. You must not unreasonably refuse the medical repatriation services we agree to provide and pay for under this Policy. If you choose alternative medical repatriation services without reasonable grounds for doing so, which we have accepted in writing, it will be at your own risk and own cost.

13. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).

14. Any claim arising from pregnancy or childbirth unless certified by a medical practitioner as necessary due to unforeseen complications which arise after you commence your trip.

15. Any treatment or diagnostic testing that was pre-planned or pre-known by you.

16. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.

17. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.

18. Costs of telephone calls, other than calls to Danske Bank's travel assistance notifying them of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.

19. Costs incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.

20. Air-sea rescue costs.

21. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION I - HOSPITAL BENEFIT

What is covered

If we accept a claim under Section H - Emergency Medical and Other Expenses Abroad, we will also reimburse you up to the amount shown in the Benefit Table for incidental expenses (such as telephone line rental, television rental and visitor taxi journeys) for each continuous 24 hour period that you have to spend in hospital as an in-patient outside the country of residence.

Special conditions

1. You must give notice as soon as possible to Danske Bank's travel assistance of any bodily injury or medical condition which necessitates your admittance to hospital as an in-patient.

2. Anything mentioned in GENERAL CONDITIONS on page 12.

WHAT IS NOT COVERED

1. Any claims arising directly or indirectly from:

a) any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.

b) any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

c) any additional period of hospitalisation following your decision not to be repatriated after the date when in the opinion of the Insurer it is safe to do so.

2. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION J - PERSONAL BELONGINGS AND PERSONAL MONEY

What is covered

Personal belongings

We will pay you, up to the amount shown in the Benefit Table, for the accidental loss of, theft of or damage to personal belongings. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or we may at our option replace, reinstate or repair the lost or damaged personal belongings). The maximum we will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Benefit Table. The maximum we will pay for all valuables in total is equal to the valuables Limit shown in the Benefit Table.

Personal money

We will pay you up to the amounts shown in the Benefit Table for the accidental loss of, theft of or damage to personal money.

Special Conditions

1. All receipts must be retained.

2. You must report all incidents of loss, theft, or attempted theft of personal belongings to the local Police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.

3. For items damaged whilst on your trip you must obtain an official report from an appropriate local authority.

4. If personal belongings are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If personal belongings are lost, stolen or damaged whilst in the care of an airline you must:

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under the Benefit Schedule.

5. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

6. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

7. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

8. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. The Policy Excess. You are responsible for the first EUR 125 per claim.

2. Loss, theft of or damage to valuables or personal money left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.

3. Loss, theft of or damage to personal belongings contained in an unattended vehicle:

- a) overnight between 9pm and 8am (local time); or
- b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view; and evidence of forcible and violent entry to the vehicle confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss, theft of or damage to cheques other than travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards.

6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

9. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.

10. Loss, theft of or damage to tools of trade, motor accessories and other Items used in connection with your business, trade, profession or occupation.

11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.

12. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

13. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.

14. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.

15. Claims arising from loss, theft or damage of personal belongings shipped as freight or under a bill of lading.

16. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION K - TRAVEL ACCIDENT DEFINITIONS

- Applicable to this section Rental car
- passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis, but not more than 31 days, from an authorised rental agency or hire car firm.

What is covered

1. We will pay you, up to the amount shown in the Benefit Table, if you sustain bodily injury:

a) between the home point of departure and the destination or on the return journey whilst on public transport which has been charged to your covered card, or in a rental car, which has been charged to your covered card, or

b) during your trip outside of the country of residence; which shall solely and independently of any other cause, result within one year in your death, loss of limb, loss of sight or permanent total disablement.

If you suffer from loss of limb or loss of sight the following amounts may be paid, but in any case will not exceed the benefit amount for permanent total disablement.

Loss of:	Benefit
Both hands	100% of the Permanent Total Disablement Benefit
Both feet	
Entire sight in both eyes	
One hand and one foot	
One hand and the entire sight of one eye	
One hand	50% of the Permanent Total Disablement Benefit
One foot	
The entire sight of one eye	

2. We will pay up to the amount shown in the Benefit Table for search and rescue of a covered person after an accident. This includes the means used by the rescuers from the point of departure as far as the nearest hospital. If the accident leads to your death we will reimburse the cost of repatriating your mortal remains. The repatriation must be effected in the most economical way as we will only reimburse reasonable and customary costs.

Special conditions

1. Our medical practitioner may examine you as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under permanent total disablement, until one year after the date you sustain bodily injury.
3. The benefit is not payable to you under more than one of the items shown in the Benefit Table.
4. The most we will pay per beneficiary in total per incident for Accident and search and rescue is EUR 560,000.

5. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Any claim arising directly or indirectly from any pre-existing medical conditions.
2. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION L - PERSONAL LIABILITY

What is covered

We will pay up to the amount shown in the Benefit Table, against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a trip in respect of accidental:

1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a relative, close relative or member of your household.

2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a relative, close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

Special conditions

1. You must give Danske Bank's travel assistance written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to Danske Bank's travel assistance as soon as you receive it.

3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.

4. We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may require.

5. In the event of your death, your legal representative(s) will have the protection of the Benefit Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.

6. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:

- a) Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
- b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
- c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
- d) The transmission of any communicable disease or virus.
- e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where we will not pay for the first EUR 250 of each and every claim arising from the same incident).
- f) Your criminal, malicious or deliberate acts.

2. Anything mentioned in the GENERAL EXCLUSIONS on page 13.

SECTION M – OVERSEAS LEGAL EXPENSES AND ASSISTANCE

What is covered

We will pay up to the amount shown in the Benefit Table, for legal costs to pursue a civil action for compensation if someone else causes you bodily injury, medical condition or death during your trip. We will also pay reasonable costs of an interpreter that is arranged by us for court proceedings.

How we settle legal expenses claims:

We will appoint a member of our panel to handle your case. However, should you choose to appoint an adviser of your own choice to act on your behalf, you will notify us to that effect. We will, upon receipt of your notification, advise you of any conditions concerning such appointment.

Special conditions

1. You must notify us of claims as soon as reasonably possible and in any event within 30 days of you becoming aware of an incident which may generate a claim.

2. We will provide you with a claim form which must be returned promptly with all relevant information required by us. You must supply at your own expense all of the information which we reasonably require to decide whether a claim may be accepted.

3. In the event of a dispute arising as to adviser's costs we may require you to change adviser.

4. We shall only be liable for adviser's costs for work expressly authorised by us in advance in writing and undertaken while there are reasonable prospects of success. In the event that you instruct an adviser of your own choice instead of the panel adviser appointed by us, your adviser's costs will be covered to the extent that they do not exceed our standard panel adviser's costs.

5. You are responsible for any adviser's costs if you withdraw from the legal action, other than on the advice of your adviser, without our prior consent. Any adviser's costs or other fees already paid under these benefits will be reimbursed to us by you.

6. We will not start legal proceedings in more than one country in respect of the same occurrence.

7. We may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

8. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. Any claim where we think there is not a reasonable chance of you winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before we accept your claim in writing.

3. Claims not notified to Danske Bank's travel assistance within 30 days of the incident.

4. Claims against a carrier, the travel or holiday agent or tour operator arranging any trip.

5. Claims against someone you were travelling with or another covered person or any other person covered under a World Elite policy.

6. Legal action where in our opinion the estimated amount of compensation is less than EUR 750.

7. Actions undertaken in more than one country.

8. Lawyers' fees incurred on the condition that your action is successful.

9. Penalties or fines which a Court awards against you.

10. Claims by you other than in your private capacity.

11. Claims occurring within the country of residence.

12. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION N – PURCHASE PROTECTION

Definitions - Applicable to this section You/your

- the holder of a covered card, the card being valid and the account in good standing at the time of the incident.

Eligible item

- an item, purchased by the Cardholder solely for personal use (including gifts), which has been charged fully (100%) to the Cardholder's Mastercard World Elite Card account and is not listed under WHAT IS NOT COVERED in this section.

Purchase price

- the lower of the amounts shown on either the Mastercard World Elite Card billing statement or the store receipt for the eligible item.

What is covered

In the event of loss through theft, fire and/or accidental damage to an eligible item within 30 days of purchase, we will, at our option, replace or repair the eligible item or credit the Cardholder account an amount not exceeding the purchase price of the eligible item, or the single item limit shown in the Benefit Table whichever is lower. We will not pay more than the amount shown in the Benefit Table for any one event, or more than the maximum amount shown in the Benefit Table in any one 365 day period.

Special conditions

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.

2. Claims for an eligible item belonging to a pair or set, will be paid up to the full purchase price of the pair or set, provided the items are not useable individually and cannot be replaced individually.

3. If you purchase the eligible item as a gift for someone else, we will if you wish, pay a valid claim to the recipient, subject to you making the claim.

4. You must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an eligible item.

5. You will need to transfer to us, on our request and at your expense, any damaged eligible item or part of a pair or set, and assign the legal rights to recover from the party responsible up to the amount we have paid.

6. You must document that the claim has not been sent to other insurance company.

7. You must provide us with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

8. Anything mentioned in GENERAL CONDITIONS on page 5.

What is not covered

1. Lost items not connected to theft, fire or damage caused by accident.

2. Mysterious disappearance of items.

3. Theft or damage caused by fraud, mistreatment, and carelessness or not following the manufacturers manual.

4. Items which were used before purchase, second-hand, altered, or bought fraudulently by the Cardholder.

5. Damage to items caused by product defects.

6. Expenses due to repairs not performed by workshops approved by us.

7. Stolen items not reported to the police within 48 hours of discovery and a written report obtained.

8. Items left unattended in a place accessible to the public.

9. Loss or damage due to normal wear and tear of items or damage due to normal use or normal activity during sports and games (example golf- tennis balls, or other consumable items used for sport or games).

10. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.

11. Loss or damage due to radioactivity, water, damp, earthquake, unexplainable disappearance or error during production.

12. Theft, loss or damage when item is under supervision, control or taking care of, by third party other than allowed according to safety regulations.

13. Items not received by the Cardholder or other party designated by the Cardholder.

14. Losses from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.

15. Direct physical theft or damage to items in a motor vehicle or as a result of the theft of said motor vehicle.

16. Loss caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts.

17. Loss of jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under the Cardholder's personal supervision or under the supervision of a travelling companion previously known to the Cardholder.

18. Service, cash, travel checks, tickets, documents, currency, silver and gold.

19. Art, antiques, rare coins, stamps and collector's items.

20. Animals, living plants, consumables, perishable goods or permanent installations.

21. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, computers or computer-related equipment whilst at your place of employment, items used for business purpose.

22. Riot and civil commotions, strikes, labour and political disturbances.

23. Any mail order items or items delivered by courier until item or items are received, checked for damage and accepted at the nominated delivery address.

24. Items purchased on the Internet unless it is from a local country registered site.

25. Theft or accidental damage to any item where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

26. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION O - RENTAL CAR COLLISION DAMAGE WAIVER

Definitions - Applicable to this section Rental vehicle

- passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis from an authorised rental agency or hire car firm, which was paid for in full with your Mastercard World Elite Card.

Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for rental vehicles rented and driven outside of the country of residence.

Rental vehicle insurance

- the primary insurance held by a licensed car rental agency or company in respect of the rental vehicle covering risks such as third part liability, or theft of the rental vehicle.

You/ your/driver

- the Mastercard World Elite Cardholder being the named first driver in the rental agreement, and other Cardholder's specifically listed in the rental agreement, being at least 21 years of age, in possession of a valid driver's license valid for the class of rental vehicle.

What is covered

We will pay up to the amount shown in the Benefit Table to indemnify you if the licensed rental agency or company holds you responsible for costs arising from:

1. material damage to the rental vehicle during the period of hire resulting from damage, fire, vandalism, or theft of the rental vehicle, including its tyres or glass;
2. any claim from the rental company for subsequent loss of revenue whilst the rental vehicle is unavailable for hire as a result of such damage or loss.

Special conditions

1. No cover will apply to any driver who:

a) does not hold a valid driving license for the class of rental vehicle being driven (such licence issued in the country of residence or in the country issuing the driver's passport);

b) has more than three convictions for speeding or has collected more than nine points on their driving licence within the five years prior to the trip;

c) has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;

d) has had a conviction (or pending conviction) for drunk driving, within the last two years;

e) has been suspended (or is awaiting prosecution) for dangerous driving;

f) is under 21 years of age;

g) violates the conditions of the rental agreement.

2. No cover under will apply in respect of the following types of rental vehicle:

a) mopeds and motorbikes; commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;

b) rental vehicles with a retail purchase price exceeding EUR 50,000 (or local currency equivalent);

c) rental vehicles being used for reward, motor racing, rallies, speed, endurance tests, or practising for such events.

3. The driver will be covered when renting only one passenger car at any one time.

4. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days.

5. Revolving or lease type contracts are not covered.

6. Anything mentioned in GENERAL CONDITIONS on page 12.

What is not covered

1. We will only pay in excess of any insurance which is included in the rental agreement or any other insurance that you hold which covers the same incident.

2. Claims made against you by your close relatives, relatives, any Cardholders on your account and their relatives, or any passengers or anyone who works for you.

3. Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.

4. Vehicles used off-road, in or in training for racing competitions, trials rallies or speed testing.

5. Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.

6. Loss and/or damage to vehicles whose value exceeds the amount stated in the Benefit Table.

7. Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the rental vehicle.

8. Loss and/or damage caused by wear and tear, insects or vermin.

9. Loss and/or damage arising from the rental vehicle being employed for a purpose other than that stated in the rental agreement.

10. Any costs where you admit liability, negotiate, make and promise or agree any settlement.

11. Any fines and punitive damages.

12. Anything mentioned in GENERAL EXCLUSIONS on page 13.

SECTION P – MOBILE PHONE

DEFINITIONS - Applicable to this section

Insured Item: Mobile phone

Insured Person: The Cardholder.

Mobile Phone: means legally used mobile phone (with the battery charger, battery and other possible accessories supplied with the phone), used with a SIM card and which IMEI-code (International Mobile Equipment Identity) that has been declared or confirmed by the provider. You can find the IMEI-code for your handset by pressing the following combination on your telephone: *#06#.

Damage: sudden and unforeseen damage of mobile phone, caused by external causes, taking place during the period of insurance and resulting in full or partial interruption of its normal operation and requiring its repair or replacement.

Theft and Robbery: sudden and unforeseen theft, robbery or malicious damage caused by third parties, taking place during the period of insurance and which has been reported to the Police authorities.

Loss: loss of mobile phone is understood to be disappearance of the mobile phone due to a sudden and accidental incident and in circumstances which are clearly identified and explained, taking place during the period of insurance and which has been reported to the Police authorities.

What is covered

Provided the cardholder has paid the total purchase price of the mobile phone with the Covered Card after inception date of the insurance, the Insurer will indemnify you in case of:

1. fraudulent use of the SIM card following theft, robbery or loss of mobile phone.
2. theft, robbery and loss of mobile phone.
3. reimbursement of the mobile phone subscription in case of hospitalisation of the cardholder.

You must safeguard and use the mobile phone with all precautions and within the limits of normal mobile phone purposes. In case of theft, robbery or loss you must block your SIM Card with your local provider.

Required actions

In case of theft, robbery or loss of the mobile phone and/or SIM card the insured must immediately after discovering this:

- notify the Police within 24 hours at the latest;
- notify the local provider with a request to block the SIM card.

Required proof of loss

In order to be indemnified by following theft, robbery or loss proofs of loss documents shall be communicated to the Insurer:

- copy of the Police report in case of theft/robbery of the mobile phone;

- completed claim form;
- in case of hospitalisation, the insured must produce copy of the monthly subscription and the hospital certificate;

1. any other document required by the claims examiner.

What is not covered

1) Any external minor cosmetic damages (such as scratching or chipping of case, antenna or display);

2) Damage to or theft, robbery or loss of accessories originally not supplied with the mobile phone (chargers, hands-free systems, leather cases, belt holsters etc....);

3) Any damage to or destruction of the equipment occasioned by pressure waves caused by aircraft;

4) Damage caused to the mobile phone which is covered under the warranty provided by the manufacturer/vendor of the phone;

5) Any claim caused by negligence, abuse or misuse in respect of the mobile phone;

6) Damages caused by wear and tear (including the normal ageing of a battery);

7) Damage caused by drying or exposure of the mobile phone to humidity, excessive temperature, corrosion or rust, accumulation of whatever type of dust, unless such damage was accidental and unforeseeable;

8) Official confiscation;

9) Claims arising from mobile phones being left unattended in a public place;

10) Claims arising from mobile phones left in an unattended vehicle unless the vehicle was locked and the phone was contained in a concealed compartment or a locked boot and not visible to passers-by;

11) Consequential loss or damage, regardless of the nature of scope of such loss (including losses directly or indirectly happening as a result of military power, war, invasion, rebellion, civil war or other similar cause);

12) Any loss directly or indirectly caused by nuclear energy, radiation, nuclear fuel, nuclear waste or any other radioactive cause;

13) Damage resulting from insured's negligence or deliberate acts resulting in damage, for example but not limited to:

1 Negligence or failure to comply with manufacturer's, importer's or seller's maintenance or safety recommendations and user manuals;

2 Use of accessories and equipment not approved by the manufacturer;

3 Use of no-approved electricity power.

14) Any claim, if such claim is fraudulent and if any fraudulent means were used to deliberately cause the damage with an intention to benefit from such damage or claim.

15) Anything mentioned in GENERAL EXCLUSIONS on page 13.

CLAIMS PROCEDURE

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

2. Making a claim.

a) If you wish to make a claim, please access the form on www.danskebank.lu.

For claim assistance, please call Danske Bank's travel assistance on +352 46 12 75 551.

b) You will need to provide the following details:

- your name,
- your covered card number,
- brief details of your claim.

We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

3. Additional Information.

You must supply all of your original invoices, receipts and reports etc. You should check the section under which you are claiming for any specific conditions and details of any supporting evidence that you must give us.

It is always advisable to keep copies of all the documents that you send to us.

4. Claims Handling Agents.

To help us agree a quick and fair settlement of a claim, it may sometimes be necessary for us to appoint a claims handling agent.

COMPLAINTS PROCEDURE

Making yourself heard

We are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

When you contact us

Please give us your name and contact telephone number. Please quote your covered card number and/or claim number. Please explain clearly and concisely the reason for your complaint.

Step one - initiating your complaint

You need to contact Danske Bank's travel assistance on +352 46 12 75 551. We expect that the majority of complaints will be quickly and satisfactorily resolved at

this stage, but if you are not satisfied, you can take the issue further:

Step two - contacting Tryg Forsikring department for complaints. If your complaint is one of the few that cannot be resolved by this stage contact the Tryg Forsikring by sending an email to kvalitet@tryg.dk.

USE OF YOUR PERSONAL DATA

In using these benefits you also agree we may:

a) disclose and use information about you and your benefits - including information relating to your medical status and health - to companies within the Danske Bank worldwide, our partners, service providers and agents in order to administer and service your benefits, process and collect relevant payments and for fraud prevention;

b) undertake all of the above within and outside the European Union (EU). This includes processing your information in countries in which data protection laws are not as comprehensive as in the EU. However, we have taken appropriate steps to ensure the same (or equivalent) level of protection for your information in other countries as there is in the EU; and

c) monitor and/or record your telephone calls in relation to cover to ensure consistent servicing levels and account operation.

We use advanced technology and well defined employee practices to help ensure that your information is processed promptly, accurately and completely and in accordance with applicable data protection law.

Section P - Mobile Phone

The Insurer's liability is subject to the following maximum

Fraudulent use of the SIM card following theft, robbery or loss of mobile phone Insured limit per card per year = EUR 250.

Time limit = the insurance will be valid during 48 hours after the theft, robbery or loss of mobile phone.

Theft, robbery or loss of mobile phone

Insured limit per card per year = EUR 700, for replacement of the mobile phone by a model or similar specifications and quality, the reimbursement will be based on the initial purchase price less 25 % per year for depreciation. No depreciation will be calculated if the claim happened during the first six months after the purchase.

Damaged Mobile Phone

Insured limit per card per year = EUR 700, for reimbursement of cost of repair of the mobile phone, if mobile phone cannot be repaired or if the repair cost is higher than the initial purchase price replacement by a model or similar specifications and quality, the reimbursement will be based on the initial purchase price less 25 % per year for depreciation. No depreciation will be calculated if the claim happened during the first six months after the purchase limits.

BENEFIT TABLE

All benefit amounts are per beneficiary per trip unless otherwise noted

Section A - Travel Advice

Travel Advice Included

Section B - Travel Assistance

Medical Assistance..... Included

Advance of bail bond up to EUR 40,000

Cash Advance up to EUR 8,000 Lost or

Stolen Document Assistance Included

Message Relay Included

Lost Luggage Assistance Included

Section C - Cancellation or Curtailment Charges

Cancellation or Curtailment or

Abandonment

in total for all beneficiaries t

ravelling together EUR 18,750

Rebooking fees in total for all

beneficiaries travelling together EUR 500

Section D - Missed Departure/ Missed Connection

Missed Departure/ Missed Connection EUR 750

Section E - Delayed Departure/Abandonment

Delayed Departure, maximum in total for

all beneficiaries travelling together up to EUR 750

- after 4 hours per covered person up to EUR 350

Section F - Baggage Delay and Extended

Baggage Delay Baggage Delay, after 4 hours,

in total for all beneficiaries travelling together ... EUR 500

Extended Baggage Delay, after 48 hours, in

total for all beneficiaries travelling together ... EUR 3,750

Section G - Involuntary Denial of Boarding

Involuntary denial of boarding

- after 4 hours per covered person EUR 350

- up to a maximum in total for all

beneficiaries travelling together EUR 750

Section H - Emergency Medical and Other Expenses Abroad

Medical Expenses and

Repatriation Expenses EUR 7,500,000

Close Relative to travel

EUR 150 per day, out

if hospitalised max. 10 days + Economy Flight

Extended Stay of Covered

EUR 200 per day,

Person/Companion max. 10 days + transport

Business Colleague Replacement Economy Flight

Return Home of Children

EUR 150 per day, max. 3 days + Economy Flight

Funeral Expenses and

Repatriation of Mortal Remains EUR 4,500

Section I - Hospital Benefit

Hospital Benefit, maximum EUR 2,250

- per day, maximum 30 days EUR 75

Section J - Personal Belongings

and Personal Money up to EUR 4,375

Personal belongings, maximum EUR 3,250

- Single Article Limit EUR 750

- Valuables Limit in Total EUR 750

- Personal Money EUR 1,125

Excess per claim EUR 125

Section K - Travel Accident

Travel Accident and Stay Abroad,

maximum up to EUR 500,000

- Loss of Life, 16 years of age

and over EUR 500,000

- Permanent Total Disablement EUR 500,000

- Loss of Life under 5 years of age EUR 10,000

- Loss of Life 5 - 15 years of age EUR 20,000

Rental Car Accident, Loss of

life or Permanent Total Disablement

up to EUR 100,000

Search and/or Repatriation of

Mortal Remains EUR 60,000

Aggregate limit per person per incident for

Accident and Search and/or Repatriation

of Mortal Remains up to EUR 560,000

Groups covered per incident EUR 5,000,000

Section L - Personal Liability

Personal Liability EUR 1,500,000

Section M - Overseas Legal Expenses

and Assistance Overseas Legal Expenses EUR 9,000

Section N - Purchase Protection

- Limit per 365 day period EUR 30,000

- Limit per incident EUR 3,000

- Single Article Minimum Limit EUR 100

Section O - Rental Car Collision Damage Waiver

Rental Car Collision Damage Waiver,

up to 31 day rental by Cardholder EUR 50,000

per event excess EUR 75

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