

*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-1536 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.

### 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 up front 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 authorize 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 centers, 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 willful 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 his Bank Account, since the issuance of the previous statements. It is understood, that the Mastercard holder failing to appeal in writing against 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.

#### **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 numbers:

- Danske Bank International S.A.  
phone: +352 46 12 75 551

This notification is to 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 Mastercard holder, the Mastercard holder is responsible for any misuse of the Mastercard even after having sent the notification in writing.

If the Mastercard 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 Mastercard 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**

Mastercard holders authorize the Bank, for reasons of proof and security, to record any telephone calls for the gathering of evidences and security reasons. The Mastercard 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 the Mastercard 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 his 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 by registered mail or handed in to the Bank. The Mastercard holder is obliged to return the card to the bank. The termination of the contract is only effective upon receipt of the Mastercard 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 the 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**

If the Bank wishes to terminate the contract with Bank Account holder who is a Mastercard holder, written confirmation must be sent by registered mail to the Mastercard holders too.

Each Mastercard holder linked to a Bank Account are 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 carry appropriate legal action.

#### **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 client'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 client'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.

The Bank reserves the right to amend these Terms and Conditions.

When the Bank notifies a Mastercard holder of an amendment, it must specifically state that the Bank considers the Mastercard holder to have accepted the amendment(s) if the latter does not object in writing. Any objection from Mastercard holder must be sent to the Bank within 30 calendar days from the date of the notification of the amendment(s).

### 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 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.

Mastercard SA is the only policyholder under the insurance policy and only it has direct rights under the policy against the insurer. This agreement does not give **you** 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 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 agreement with **us**. 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, 2011 Luxembourg, LUXEMBOURG

Insurer:  
Tryg Forsikring A/S  
Klausdalsbrovej 601  
DK - 2750 Ballerup  
Denmark  
CVR. nr. 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 - Lock & Key).

9. These benefits will be governed by the laws of Luxemburg unless **we** have specifically agreed in writing otherwise.
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 Lock & Key.

## 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-sex, 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 **Curtailement** 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 Danske Bank International S.A

### **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-sex, 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.

#### **Curtailement / 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**

- cover begins for any **trip** commencing on or after 01/01/2012. **Eligible items** purchased after 01/01/2012 are covered under Section N - Purchase Protection. Cover under Section O - Rental Car Collision Damage Waiver begins for cars rented after 01/01/2012. Incidents on or after 01/01/2012 will be covered under Section P - Lock and Key. (All benefits subject to terms and conditions.) Cover will end when the card account is terminated or when these benefits are cancelled or expire.

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 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 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 asking.
16. We will make every effort to apply the full range of services in all circumstances as shown in your Policy booklet. 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 **your** 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: 0

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 pre-paid 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 **country 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

- 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

- You** must check in according to the itinerary supplied to **you**.
- 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.
- You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- 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.
- Anything mentioned in GENERAL CONDITIONS on page 12.

#### What is not covered

- 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).
- 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.
- 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

- Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.
- All amounts are only for real expenses in excess of any compensation paid by the carrier.
- The amounts shown in the **Benefit Table** are the total for each delay irrespective of the number of **beneficiaries** travelling together.
- 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.
- No reimbursement will be made if purchases were made after the luggage was returned.
- All itemised receipts must be retained.
- Cover only applies to your outbound **trip** outside of the **country of residence**.
- Anything mentioned under Section J - Personal Belongings and Passport, **Special Conditions** on page 22.
- Anything mentioned in GENERAL CONDITIONS on page 12.

#### What is not covered

- Anything mentioned under Section J - Personal Belongings and Passport, **What is not covered** on page 22.
- 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 **Mastercard Services**, additional travelling costs to repatriate **you to your home** when recommended by our 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 **Danske Bank's travel assistance** otherwise.
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 **Mastercard Services**, 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, **Danske Bank's travel assistance** 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 **Mastercard Services**.
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 **Mastercard Services** **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 **Danske Bank's travel assistance**.
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 **Danske Bank's travel assistance**.
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 **our** Chief Medical Officer tells **you** **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 **Danske Bank's travel assistance** 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 Amount   |
|--|--|
| Both hands                               | 100% of the <b>Permanent Total Disablement Benefit</b> |
| 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 <b>Permanent Total Disablement Benefit</b>  |
| 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 economic 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 **us** 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 **us** 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 **Cardholders** 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, 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 **Danske Bank's travel assistance**.
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 drink 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 – LOCK AND KEY

### DEFINITIONS - Applicable to this section

#### Home office

– an area located within the boundaries of **your home**, specifically designated as **your** day to day place of work.

#### Key(s)

– a device manufactured to open a specific **lock**, including electronic immobilisers.

### Lock(s)

- Permanently fitted or built in, **key**-operated, security devices to external doors and garage doors located within **your home** or **home office**. This also includes doors, immobilisers and/or alarms fitted to **your vehicle**.

### Vehicle(s)

- a legal and roadworthy, private motor car(s), motor bike(s), motor home and/or domestic towed caravan or trailer and registered in the **Cardholders** name at **your** permanent **home** address.

### You/your

- the holder of a **covered card**, the card being valid and the account in good standing at the time of the incident giving rise to the claim.

### What is covered

**We** will pay up to the amount as shown in the **Benefit Table** for:

1. Locksmith or motor assistance charges to gain access to, and make secure, **your home**, or **vehicle** if **you** are accidentally locked out or to gain access to duplicate **keys**.
2. The cost of replacing **locks** and **keys**, including fitting, if the **keys** to **your home**, and/or **vehicle** are stolen or accidentally lost together with (but not attached to) details of **your home** address and/or **your vehicle** registration details;
3. Recovery for **you** and **your vehicle** to **your home** or suitable car dealer or garage, whichever is the nearest, if the locksmith or motor assistance engineer cannot gain entry to **your vehicle**; and
4. Where agreed in advance by **us**, the cost of a hire-car and other reasonable transportation charges up to a maximum of 3 days.

### Special conditions

1. **You** must report the theft to the police and obtain a crime reference number and a lost property reference number along with the address and telephone number of the police station.
2. The provision of a hire-car is subject to availability and the terms and conditions of the hire-car company.
3. Anything mentioned in GENERAL CONDITIONS on page 12.

### What is not covered

1. The first EUR 25 of each incident that you claim for.
2. More than 3 claims within any rolling 12 month period.
3. Any claim amount in excess of **our** maximum claim limit.
4. Any non-domestic **locks** or **keys**.
5. Any claim for the cost of replacing **locks** and **keys**, including fitting, where the **key(s)**, or **key**-ring holding **your keys**, that have been lost or stolen have **your vehicle** registration details, **home** or **home office** address details attached to them.
6. Claims as a result of loss or theft of **vehicle key(s)** which belong to **vehicles** not registered to the **Cardholder**.
7. Alternative transportation costs or hire-car, incurred immediately after and as a direct result of the loss or theft of **your vehicle key(s)**, for any period exceeding 3 days.
8. Costs for a hire-car or other reasonable transportation charges unless **you** have first received **our** agreement to incur these costs.
9. Any costs or liabilities relating to the hire-car other than the rental fee, excluding, but not limited to, fuel, excesses, damages, or top-up rental fees.
10. Claims where relevant documentation is not provided.
11. Any costs other than the repair, replacement or fitting cost of the **key(s)** and **lock(s)**, agreed hire-car and/or other transportation charges.
12. Any costs for gaining entry to **your home**, **home office** or **vehicle** other than locksmith or motor assistance charges.
13. Costs or payments recoverable from any party under the terms of any other guarantee, warranty, or insurance.
14. **Lock(s)** that were already damaged prior to the **key(s)** being lost or stolen.
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](http://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](mailto: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.

## 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                                | Funeral Expenses and  |                   |
| Lost or Stolen Document Assistance  | Included                                       | Repatriation of Mortal Remains  | EUR 4,500         |
| Message Relay   | Included                                       | <b>Section I - Hospital Benefit</b>   |                   |
| Lost Luggage Assistance   | Included                                       | Hospital Benefit, maximum   | EUR 2,250         |
|   |  | - per day, maximum 30 days  | EUR 75            |
| <b>Section C - Cancellation or Curtailment Charges</b>  |  | <b>Section J - Personal Belongings and Personal Money</b>   | up to EUR 4,375   |
| Cancellation or Curtailment or Abandonment in total for all beneficiaries travelling together | EUR 18,750                                     | Personal belongings, maximum  | EUR 3,250         |
| Rebooking fees in total for all beneficiaries travelling together                             | EUR 500  | - Single Article Limit  | EUR 750           |
|   |  | - Valuables Limit in Total  | EUR 750           |
|   |  | - Personal Money  | EUR 1,125         |
| <b>Section D - Missed Departure/ Missed Connection</b>  |  | Excess per claim  | EUR 125           |
| Missed Departure/ Missed Connection   | EUR 750  | <b>Section K - Travel Accident</b>  |                   |
| <b>Section E - Delayed Departure/Abandonment</b>  |  | Travel Accident and Stay Abroad, maximum  | up to EUR 500,000 |
| Delayed Departure, maximum in total for all beneficiaries travelling together                 | up to EUR 750                                  | - Loss of Life, 16 years of age and over  | EUR 500,000       |
| - after 4 hours per covered person  | up to EUR 350                                  | - 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        |
| <b>Section F - Baggage Delay and Extended Baggage Delay</b>                                   |  | Rental Car Accident, Loss of life or Permanent Total Disablement                                      | up to EUR 100,000 |
| Baggage Delay, after 4 hours, in total for all beneficiaries travelling together              | EUR 500  | Search and/or Repatriation of Mortal Remains  | EUR 60,000        |
| Extended Baggage Delay, after 48 hours, in total for all beneficiaries travelling together    | EUR 3,750                                      | Aggregate limit per person per incident for Accident and Search and/or Repatriation of Mortal Remains | up to EUR 560,000 |
| <b>Section G - Involuntary Denial of Boarding</b>   |  | Groups covered per incident   | EUR 5,000,000     |
| Involuntary denial of boarding  |  | <b>Section L - Personal Liability</b>   |                   |
| - after 4 hours per covered person  | EUR 350  | Personal Liability  | EUR 1,500,000     |
| - up to a maximum in total for all beneficiaries travelling together                          | EUR 750  | <b>Section M - Overseas Legal Expenses and Assistance</b>   |                   |
| <b>Section H - Emergency Medical and Other Expenses Abroad</b>                                |  | Overseas Legal Expenses   | EUR 9,000         |
| Medical Expenses and Repatriation Expenses  | EUR 7,500,000                                  | <b>Section N - Purchase Protection</b>  |                   |
| Close Relative to travel out if hospitalised  | EUR 150 per day, max. 10 days + Economy Flight | - Limit per 365 day period  | EUR 30,000        |
| Extended Stay of Covered Person/Companion   | EUR 200 per day, max. 10 days + transport      | - Limit per incident  | EUR 3,000         |
| Business Colleague Replacement  | Economy Flight                                 | - Single Article Minimum Limit  | EUR 100           |
| Return Home of Children   | EUR 150 per day, max. 3 days + Economy Flight  | <b>Section O - Rental Car Collision Damage Waiver</b>   |                   |
|   |  | Rental Car Collision Damage Waiver, up to 31 day rental by Cardholder                                 | EUR 50,000        |
|   |  | - per event excess  | EUR 75            |

**Section P – Lock & Key**

Lock out, lock change and  
replacement keys

EUR 250

- per event excess

EUR 25

Rental Vehicle when access  
not available

EUR 1,000

- per day

EUR 100

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