



Travel Insurance Rotary – Europe Outbound – Policy number 50061038

This table provides you with a short explanation of Europæiske ERV's various covers and insurance sums. Below this, you will find the full Global Corporate Travel Insurance Terms & Conditions no. 40503. The insurance contains restrictions and exceptions regarding scope and amount of compensation. It is your responsibility to familiarize yourself with these.

The insurance will cover you during your stay as long you are signed up for the Rotary Youth Exchange Program and participate in a Rotary-planned exchange program. The insurance will during that period also cover trips organized by Rotary, holidays organized by your host family as well as school trips.

BASICCOVER	INSURANCESUM Per person in DKK
Generally, when the conditions state "Reasonable and necessary expenses", the sum is unlimited. Europæiske ERV's claims department will assess whether the costs are reasonable, necessary, and usual (customary) for the type of treatment / claim.	
PERSONAL ACCIDENT – DISABILITY AND DEATH ART. 5	
Disability due to an accident where the disability is at least 5 %. The compensation constitutes the percentage of the amount corresponding to the level of disability.	1.024.675 claim event
Immediate compensation due to injury caused by an accident according to the scheme in the insurance conditions art. 5.1.A.2.	According to the conditions in the scheme
Loss of earning capacity. Permanent reduction in ability to earn an income from work.	If the loss of earning capacity is 15 % or higher, you are entitled to compensation of 25 % of the compensation for permanent disability
Disability caused by tropical and eye diseases	The compensation constitutes the percentage of the capital amount corresponding to the level of disability.
The employer's additional costs to your transportation between your residence and your workplace, due to a bodily injury claim, where you are temporarily unable to use your regular means of transport.	10.000 per claim event
Aids and devices who are necessary to mitigate the consequences of the bodily injury.	Up to 3 years, max. 50.000 per claim event
Technical modifications of local environment including your workplace, your permanent private residence or your private car.	60.000 per claim event
Training and occupational rehabilitation as a result of a bodily injury	60.000 per claim event
Coma - If you are declared comatose as a result of a bodily injury	5.000 per week, max. 100.000 per claim event

<p>Loss of life due to an accident Please note terms and conditions #5.3, f) For persons under the age of 18 the sum insured in the event of Loss of Life is limited to DKK 50,000. The sum insured for Disability is automatically raised by the amount by which the sum insured for loss of life is reduced.</p>	614.805 claim event
LUGGAGE COVER ART. 10	
Theft, damage and loss of luggage. Covers professional and personal possessions, including rented or borrowed objects, as well as gifts.	10.247 claim event
Cash	5.000 claim event
Travel documents	30.000 per claim
Expenses in connection with submitting a police report, cancelling debit cards or credit cards.	5.000 per claim
New keys for a private vehicle and/or new keys and/or new locks in a private residence	10.000 per claim
CURTAILMENT ART. 11	
Private curtailment: unforeseen illness, injury or death of your close relatives or serious damage occurring in your place of residence.	Reasonable and necessary costs
Business-related curtailment: unforeseen illness or injury of your close colleagues. Serious damage occurring at the workplace. A sudden and unforeseen event at the destination, which makes the purpose of the business trip impossible.	Reasonable and necessary costs
SECURIY PACKAGE ART. 13	
Transportation to nearest safe destination and/or your country of residence in the event that the Ministry of Foreign Affairs or other national or foreign authority advise you to leave the area where you are currently staying.	Reasonable and necessary costs
Hotel accommodation, meals and local transport	2.000 per day
Replacement purchases of clothing and toiletries.	6.000 per trip
Extended stay due to detention because of natural disaster, quarantine, acts of terrorism, outbreaks of war or war-like states and political unrest.	50.000 per trip
Additional costs for clothing, toiletries or other necessary expenditure because your temporary place of residence has been sealed off by the authorities.	6.000 per trip
Search and rescue	250.000 per claim/500.000 per claim event
<p>Hostage compensation – cover due to kidnapping and hijacking.</p> <p>The insured:</p> <ul style="list-style-type: none"> ▪ Daily compensation ▪ Psychological debriefing and counselling following the release 	<p>Maximum compensation is 750.000 per claim event (see distribution below)</p> <p>2.500, with a max of 250.000 50.000</p>
<p>Policyholder:</p> <ul style="list-style-type: none"> ▪ Expenses for advice and negotiation ▪ Transport expenses for replacement employee ▪ Salary compensation for the employee in the period of detention + 1 extra month 	<p>50.000 50.000 250.000</p>

Spouse, children, siblings and parents:	
<ul style="list-style-type: none"> ▪ Professional crisis counselling by phone ▪ Transport, temporary stay, meals and loss of income 	<p>50.000</p> <p>50.000</p>
Repatriation of the insured after release and extension of insurance period for up to 14 days after release	Unlimited/ Reasonable and necessary costs
PERSONAL LIABILITY AND LEGAL EXPENSES COVERAGE ART. 14	
Personal liability, compensation to a third party for personal injuries or damage to property. Damage to rented accommodation/hotel room and contents	Personal injury: 10.000.000 per trip Damage to property: 10.000.000 per trip.
Legal expenses for legal disputes arising during your trip abroad. Costs of legal representation, expert reports, travel expenses.	250.000
Bond/bail	See the insurance policy

What to do in case of:

Medical transport home (Curtailement)

In case of needed home transportation in connection with medical treatment, you should always contact our 24/7 Alarm Center (EuroCenter). EuroCenter will register your information and be able to arrange transport.

Baggage – damaged, theft, burglary, robbery, etc.

If your baggage is damaged, or lost during transport, you must report the incident to the airport or to the handling company. Always remember to get a Property Irregularity Report (PIR) before leaving the airport. This report will also be the basis for finding your baggage, if lost.

If your baggage is stolen during your stay, you must report the incident to the local police, if the value of the stolen item exceeds DKK 1,500 (EUR 200). Remember to get a copy of the police report or at least the number on the report.

When you submit your claim, you must state, how the claim event occurred, and the cost of the stolen items. Fill in the form and list up the lost or damaged items with date of purchase, purchased price and the cost for new items.

<h3>Claim Online</h3> <p>English - https://www.europaeiske.dk/en/erhverv/make-a-claim/</p> <p>Danish - https://www.europaeiske.dk/erhverv/skadeanmeldelse/</p> <ul style="list-style-type: none"> - Fill in the form and attach a copy of your bills and receipts. - All documentation should be scanned and saved to your computer before submitting your claim. - Please keep the original receipts until your claim has been processed.

CONTACT INFORMATION	
<p>Europæiske ERV Alarm Center</p> <p>Please contact us if you need medical attention, advice or hospitalization</p> <p>Office hours 24 hours a day, 7 days a week, 365 days a year</p> <p>Telephone: +45 7010 9030</p> <p>E-mail: ERV-alarm@euro-center.dk</p>	<p>Claims department at Europæiske ERV</p> <p>For help with submitting claims, and questions regarding reimbursement, etc.</p> <p>Office hours: Monday-Friday 09.00-16.00</p> <p>Telephone +45 3327 8251</p> <p>E-mail: E-mail: erhverv-skade@erv.dk</p>