



Youth  
Exchange  
Program

### Travel Insurance Rotary – World Outbound – Policy number 50059327

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<br>Per person in DKK |
|---|-----------------------------------|
| <b>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.</b> |                                   |
| <b>ILLNESS AND INJURY ART. 1</b>  |                                   |
| Treatment of emergency/unforeseen illness and injury during the journey by a doctor, specialist or emergency room.  | Reasonable and necessary costs    |
| Admission to hospital, food and other associated hospital services  | Reasonable and necessary costs    |
| Medication prescribed by the treating physician   | Reasonable and necessary costs    |
| Medical transport and, if necessary due to risk of treatment failure, transfer to the nearest suitable treatment site   | Reasonable and necessary costs    |
| Catching up with your original fixed itinerary if you have not been able to follow your originally fixed itinerary due to unforeseen illness or injury.   | Reasonable and necessary costs    |
| Different expenses such as phone calls to Europæiske ERV, newspapers, magazines, books and internet access if your hospitalization is lasting more than 24 hours.   | 600 per week                      |
| Unexpected illness or complications for the mother and/or the unborn child arising out of pregnancy or birth, including treatment of a child born prematurely, i.e. before the 37th week of pregnancy (36+6)  | Reasonable and necessary costs    |
| Psychologist or psychiatrist after return to your country of residence<br>Psychologist or psychiatrist during the journey – see Art. 2  | 15.000 per claim                  |
| Expenses for local travel cost, accommodation and food in connection with outpatient medical care or in case your treatment has ended but you need to await repatriation  | 2.000 per day                     |
| Compensation in case of sick leave of min. 30 days and up to a maximum of 6 months.   | 2.000 per month                   |
| Pain-relieving dental treatment during travel   | Reasonable and necessary costs    |

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| Dental injury due to an accident   | Reasonable and necessary costs   |
| Injuries arising from chewing and biting   | 10.000 per trip  |
| Physiotherapy, chiropractor, occupational therapist, osteopath or acupuncturist  | 10.000 per trip  |
| Medical malpractice  | 1.000.000 per trip   |
| <b>CRISIS SET UP ART. 2</b>  |  |
| Professional crisis counselling for the insured in connection with accidents, when subject to rape, assault, robbery, or a traumatic experience in connection with natural disasters, acts of terrorism, war or war-like situations etc. | Reasonable and necessary costs   |
| Professional crisis counselling for close relatives – by telephone   | Reasonable and necessary costs   |
| <b>REPATRIATION ART. 3</b>   |  |
| Repatriation to the place of residence or to a hospital in the country of residence  | Reasonable and necessary costs   |
| Return of luggage otherwise left behind due to repatriation  | Reasonable and necessary costs   |
| Repatriation of mortal remains in case of death including the costs of fulfilling any obligation required by law, e.g. embalming and zinc-lined coffin.  | Reasonable and necessary costs   |
| Funeral expenses at the destination  | Reasonable and necessary costs   |
| <b>ESCORT AND SUMMONING ART. 4</b>   |  |
| <b>Escort:</b><br>Covers up to 3 persons, if you are hospitalized, affected by life-threatening illness/injury, pass away, have to be repatriated or cannot follow the original fixed itinerary  | Travel costs: Reasonable and necessary costs.<br>Accommodation, meals and local transport: 2.000 per day per escorting person.           |
| <b>Summoning:</b><br>Covers up to 3 persons, if you are hospitalized for at least 3 days or pass away.   | Travel costs: Reasonable and necessary costs.<br>Accommodation, meals and local transport: 2.000 per day per summoned person.            |
| <b>ADDITIONAL COVERAGE</b>   |  |
| <b>INSURANCESUM</b>  |  |
| <b>PERSONAL ACCIDENT – DISABILITY AND DEATH ART. 5</b>   |  |
| Disability due to an accident where the disability is at least 5 %.<br>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.                              |

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| 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 |
| Loss of life due to an accident<br>Please note terms and conditions #5.3, f)<br>For persons under the age of 18 the sum insured in the event of Loss of Life is limited to DKK 50,000.<br>The sum insured for Disability is automatically raised by the amount by which the sum insured for loss of life is reduced. | 614.805 claim event                          |
| <b>LUGGAGE COVER ART. 10</b>   |  |
| Theft, damage and loss of luggage. Covers professional and personal possessions, including rented or borrowed objects, as well as gifts.   | 30.740 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                             |
| <b>CURTAILMENT ART. 11</b>   |  |
| 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               |
| <b>SECURIY PACKAGE ART. 13</b>   |  |
| 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    |

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| <b>Hostage compensation – cover due to kidnapping and hijacking.</b>  | Maximum compensation is 750.000 per claim event (see distribution below)         |
| <b>The insured:</b>   |  |
| <ul style="list-style-type: none"> <li>▪ Daily compensation</li> <li>▪ Psychological debriefing and counselling following the release</li> </ul>  | 2.500, with a max of 250.000<br>50.000   |
| <b>Policyholder:</b>  |  |
| <ul style="list-style-type: none"> <li>▪ Expenses for advice and negotiation</li> <li>▪ Transport expenses for replacement employee</li> <li>▪ Salary compensation for the employee in the period of detention + 1 extra month</li> </ul> | 50.000<br>50.000<br>250.000  |
| <b>Spouse, children, siblings and parents:</b>  |  |
| <ul style="list-style-type: none"> <li>▪ Professional crisis counselling by phone</li> <li>▪ Transport, temporary stay, meals and loss of income</li> </ul>   | 50.000<br>50.000   |
| Repatriation of the insured after release and extension of insurance period for up to 14 days after release   | Unlimited/ Reasonable and necessary costs  |
| <b>PERSONAL LIABILITY AND LEGAL EXPENSES COVERAGE ART. 14</b>   |  |
| 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<br>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:

### Hospitalisation and medical transport

In general, you should always contact our 24/7 Alarm Center (EuroCenter) in case of hospitalisation. EuroCenter will register your information and be able to arrange treatment and guarantee for payment.

This is especially important for USA. If you or your host family do the prepayment, it can be very difficult to get the hospital to change the invoicing to EuroCenter during the treatment and EuroCenter will not be able to pay an invoice issued to another person.

In case of urgent assistance, you or your host family should give insurance details to the hospital and also contact EuroCenter.

Make sure that the treating doctor gives you the information you need which include diagnosis, description of the planned treatment including date of admission and expected date of discharge. You also have to state the physician's and the hospital's contact information. When the treatment is approved, EuroCenter will send a guarantee of payment to the hospital, so you do not have to pay for the treatment yourself.

### Doctors, dentists and pharmaceutical bills

In general, visits to doctors, specialists, medicine, dentists, physiotherapy, chiropractor etc. must be paid by you, before you submit your claims. You can claim the cost for treatment directly to ERV but remember to include documentation for the cost. You can always use the Videodoctor service (see below) if you need a first opinion before contacting a doctor.

### Psychologist or psychiatrist

The insurance covers in case you are admitted to hospital in connection with major accidents, have been subjected to rape, assault, robbery, or any other traumatic experience. Please contact Europæiske ERV/EuroCenter to arrange consulting, which normally will be via telephone to a psychologist or psychiatrist from your country of residence.

**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.

**Service during your trip:**

**Videodoktor**

Videodoktor is a service where you easily and securely can get in touch with a Danish-speaking doctor via video consultation while you are abroad. Videodoktor is part of your travel insurances with Europæiske ERV.

To use the service you need to download the App Eyr via App Store or Google Play, see:

<https://www.europaeiske.dk/privat/videodoktor/>

Use the code **ervprivat24** to activate the app.

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

In connection with a trip, you should be aware that it is necessary to apply for a prior medical approval with Europæiske ERV if you have a chronic or existing illness which has not been stable for 2 months up to departure.

In addition, you must apply in the event of new medical conditions, serious chronic conditions, complicated pregnancies and if you have visited a doctor or other treatment provider outside of normal check-ups – even if a diagnosis has not been made.

This shall apply irrespective of the destination and duration of the trip.

How should you proceed? Read more here:

**Danish** - <https://www.europaeiske.dk/erhverv/dokumenter/medicinsk-forhandstilsagn/>

**English** - <https://www.europaeiske.dk/erhverv/english/health-declaration/>

| <b>CONTACT INFORMATION</b>   |   |
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| <p><b>Europæiske ERV Alarm Center</b></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><b>Claims department at Europæiske ERV</b></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> |