



**UDENRIGSMINISTERIET**  
MINISTRY OF FOREIGN AFFAIRS OF DENMARK

# **INSURANCE CONDITIONS**

## **Health insurance**

**Advisers employed by the Danish  
Ministry of Foreign Affairs (DANIDA)  
or through the Deployment for Peace  
and Democracy**



## Content

1 Description of assignment .....	3
2 Insurance conditions.....	3
2.2 Period of cover .....	4
2.3 Geographical coverage .....	4
2.4 What is covered .....	4
2.5 The Danish or other National Health Service & the European Health Insurance Card .....	4
2.6 Hospital treatment.....	5
2.7 Journey for the purpose of hospital treatment .....	5
2.8 Escort in case of journey for the purpose of hospital treatment outside duty station .....	6
2.9 Pregnancy, birth and antenatal classes.....	6
2.10 Jaw surgery performed by a jaw surgeon, treatment of periodontitis and in relation to children straightening of irregular teeth (until attaining the age of 18) .....	7
2.11 Physiotherapy, chiropractor, psychological counselling and chiropodist .....	7
3 Exceptions.....	7
3.1 Pre-existing illness or injury occurred prior to entering into the insurance.....	7
3.2 Other injuries.....	8
3.3 Gross negligence, intoxication etc. ....	8
4 Health examination and vaccination of children .....	9
5 Malaria prophylaxis and other vaccinations where the reason thereof is related to the stationing .....	9
6 Health examination after return from posting.....	9
7 Journey to home country of an adviser stationed abroad or his/her spouse in connection with serious disease or death of closest relatives.....	9
8 Funeral grant.....	10
9 IC payment of indemnity .....	10
10 Claim for damages.....	10



## 1 Description of assignment

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The Insurance Company (IC) shall administer claims on behalf of the Danish Ministry of Foreign Affairs (DANIDA), including for bilateral advisers and personnel for the Deployment Facility for Peace and Democracy (DFPD), which comprise illness and travel necessitated by illness for advisers etc. stationed by the Ministry of Foreign Affairs all over the world pursuant to the contracting entity's insurance conditions. Injuries are handled by well-educated staff with the required experience. IC makes available, with no interruptions, a staffed emergency call centre 24/7. The arrangement is aimed at ensuring speedy and best possible treatment and follow-up in relation to the above-mentioned injuries. General visits to and treatment by general practitioner will normally be made locally and does not require a prior agreement with IC. In case of diseases which require treatment and involve expenditure which are not routine, the adviser shall agree with IC, where and how the treatment is to take place in accordance with the insurance conditions of the Ministry of Foreign Affairs. If additional information is required to decide on the matter, IC will obtain such required information from the insured or the Ministry of Foreign Affairs. The Ministry of Foreign Affairs does not request to receive copies of ongoing correspondence in the matter. The insurance company is Europæiske ERV A/S, Frederiksberg Allé 3, 1790 København V, +45 33 252525

## 2 Insurance conditions

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IC pays or reimburses the advisers' costs for medical treatment and prescribed medicine pursuant to these insurance conditions.

In addition, IC pays costs of claims from third parties (hospitals, carriers etc.) and vaccination expenses.

The following insurance conditions apply for the management arrangement for illness and travel necessitated by illness.

These conditions cover new contract from 1.1.2026.

### 2.1 Persons covered

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The insurance automatically covers the following persons:

- Stationed advisers from the Ministry of Foreign Affairs/Danida and DFPD.
- The spouse/cohabitant and any children, until attaining the age of 21, of an adviser are furthermore covered by the insurance if the Ministry of Foreign Affairs has accepted that they may be brought along permanently on the duty station.

A spouse or partner is not covered, if he or she is covered by an insurance through his/her job at the duty station.

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy Ministry of Foreign Affairs, November 2023. Revised January 2026



All other persons are not covered by the health insurance.

## **Registration and deregistration of persons**

Lists of changes are currently sent to IC as regards the registration and deregistration of insured persons. In case of an insurance event, the stationed employees are covered by the insurance as stated under „period of cover“, regardless if IC has received such notification. The insurance is set up without individual health information.

## 2.2 Period of cover

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The insurance covers during the period of stationing which is understood from the time of leaving the home country, approved by the Ministry of Foreign Affairs, and until expiry of the contract, including any subsequent holiday period during which the adviser receives pay from the Ministry of Foreign Affairs/Danida/DFPD.

The insurance does not cover during unpaid leave or if on maternity or paternity leave without payment from MFA.

Where the adviser, spouse/cohabitant or children have not left the country of the duty station at expiry of the period of stationing mentioned, cover will be maintained for up to 72 hours after the period, where the adviser receives pay from DANIDA. Treatment after this period is not covered.

## 2.3 Geographical coverage

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The insurance covers worldwide.

## 2.4 What is covered

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The insurance comprises reasonable medical treatment, hospital stays and other prescribed treatments in accordance with the recommendations and guidelines that Danish Health authorities recommends and which is consistent with the public Danish medical practices.

Ordinary health consultations apart from annual medical examinations as excluded under 3.1 and treatment by a physician with authorisation in the country where treatment is received (treating physician) usually takes place locally and without prior contact to IC. In case of illness which require treatment and involve expenditure which are not routine (e.g. treatments that cannot be handled by a general practitioner but requires a specialist), the adviser shall agree with IC where and how the treatment is to take place in accordance with the provisions below.

## 2.5 The Danish or other National Health Service & the European Health Insurance Card

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Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy Ministry of Foreign Affairs, November 2023. Revised January 2026



If the Adviser and accompanying family are covered by Danish or other national Health Security or by the European Health Insurance during posting, these insurances precedes this insurance. Under this scheme, 100 % of all expenses entitled to cover in the health insurance area and for repatriation in connection with illness will be reimbursed.

Employees and their accompanying families posted to the EEA countries are covered by the EEA scheme. Pursuant to Article 13, Section 2(d) in Regulation (EEC) No. 1408/71 of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community, sole proprietors and their family members who move within the Community are civil servants and thus on an equal footing with persons covered by the legislation of the Member State in whose administration they are employed. The employee shall complete in connection with this a Form E106 at the home municipality.

IC shall take the above-mentioned into account in connection with assessments of whether treatment of any major illnesses can or should be treated in Denmark. Benefits from the public health insurance system, including the EEA scheme, shall be used to the maximum. If the employee has taken out private additional insurance, the total expense may be covered to a maximum of 100 %. Any excess cover will be deducted in the reimbursement from the Ministry of Foreign Affairs/Danida and the health insurance

## 2.6 Hospital treatment

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The selection of place of treatment is based on an overall medical and financial assessment of where the necessary and proper treatment can be received.

Hospital treatment and any travelling related to treatment must be pre-approved by IC.

IC will, on request, provide a guarantee or pay a deposit to the medical provider. This may not always be possible if a provider outside IC's network of providers is chosen.

The choice of the place of treatment shall be based on an overall medical and economic assessment of where the necessary and justifiable treatment can be obtained.

If the expected costs exceed DKK 200,000 IC shall inform the Ministry of Foreign Affairs.

## 2.7 Journey for the purpose of hospital treatment

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The health insurance covers travels for the purpose of hospital treatment provided that that the travel costs to e.g. Denmark or other places and the treatment costs combined are lower than expenses for local treatment on the Duty Station. Travelling expenses may exceptionally be reimbursed if travel is necessary due to the fact that proper treatment cannot be obtained at the Duty Station. It is a requirement that treatment cannot be postponed until home journey can take place on another occasion. Cover is merely provided for expenses substantiated in need for treatment, limited to the period for which the need for treatment is present.

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy  
Ministry of Foreign Affairs, November 2023. Revised January 2026



Hospital treatment and travels must be planned and approved in advance by IC. Reimbursement for medical treatment travels comprise reasonable and necessary documented expenses for airline tickets (economy class) and lodging if private lodging is not available.

Regarding trips for the purpose of giving birth see 2.9.

## 2.8 Escort in case of journey for the purpose of hospital treatment outside duty station

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The insurance covers, where prescribed by a medical doctor, and where strictly necessary escort by one person of own choice in relation to journey for the purpose of hospital treatment. The escort must be pre-approved by IC.

The insurance covers reasonable and necessary travel expenses (economy class) that are related to the journey. It is a condition that the illness is of such an acute nature that treatment cannot be postponed until the return takes place on another occasion. Coverage will be provided only for costs related to the need for treatment, limited to the period during which the need for treatment arises

## 2.9 Pregnancy, birth and antenatal classes

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The insurance covers expenses related to examinations conducted by a general practitioner and examinations conducted by a midwife in connection with pregnancy, including consultations with a general practitioner, a gynaecologist, ordinary consultations with a midwife and consultations with a midwife concerning home births, a neck fold scan (week 11-13), a thorough scan (week 19-21), a chorionic villus sampling (when the mother has reached the age of 35) and an amniocentesis.

Expenses for antenatal classes and breastfeeding courses are furthermore comprised by the insurance to the extent this is offered in Denmark under the Danish National Health service system.

Birth must take place at the local duty station, unless the necessary and proper treatment cannot be obtained here. Trips for the purpose of giving birth must be pre-approved by IC, whose selection of place of treatment is based on an overall medical and financial assessment of where the necessary and proper treatment can be received.

The insurance does not cover journey, accommodation, local transportation and meals in relation to pregnancy and birth (with or without complications), if adequate treatment facilities are available at the Duty Station.

The insurance does not cover for induced abortion.

If the provider considers that, a given treatment in a country is medically justifiable, circumstances such as limited or no knowledge of the language will not lead to a change in the country of birth.

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy Ministry of Foreign Affairs, November 2023. Revised January 2026



## 2.10 Jaw surgery performed by a jaw surgeon, treatment of periodontitis and in relation to children straightening of irregular teeth (until attaining the age of 18)

The insurance pays for jaw surgery performed by a jaw surgeon, treatment of periodontitis (excluding the implants) and in relation to children, straightening of congenital irregular teeth (until attaining the age of 18). Contrary to this, the insurance does not pay for other dental treatment, e.g. scaling, filling, extraction of tooth, pivot teeth, dental bridges, implants etc.

The insurance does not cover transportation cost, e.g. plane tickets, accommodation costs or any sorts of costs related to dental treatment.

For children of Advisors under the age of 18 who are unable to visit the Danish school dental care during holidays in Denmark, the expense for one annual dental examination and any treatment of caries may be covered to a maximum amount of DKK 1,440.

For adults deployed with gingivitis and/or periodontitis, a subsidy of DKK 1,000 can be given a maximum of 3 times a year for preventive periodontitis/periodontitis treatment. The reimbursement request must be accompanied by x-rays.

## 2.11 Physiotherapy, chiropractor, psychological counselling and chiropodist

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Expenses for treatment by a physiotherapist, a psychologist, a chiropractor and a chiropodist are reimbursed, i.e., the expenses for 10 treatments of 1 hour each as a maximum within a period of 12 months and subject to GP referral within the covered period.

The employee can only present a reimbursement request when the total costs exceed DKK 2,500. However, reimbursement can always be requested at the end of a quarter. The employee should settle regularly when submitting the reimbursement request and at the latest at the end of the year.

## 3 Exceptions

### 3.1 Pre-existing illness or injury occurred prior to entering into the insurance

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The insurance does not cover pre-existing illness or injury occurred prior to entering into the insurance. However, if the illness has been stable for 2 months or more before the start of the contract, it is covered. If it has not been stable for 2 months before, they are not covered. Acute illness and unexpected worsening of existing diseases if assessed by IC medical doctor in relation to the state of play of the disease from a medical assessment, is however covered by the insurance. The medical

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy  
Ministry of Foreign Affairs, November 2023. Revised January 2026



assessment is conducted by the medical team at IC in consultation with the attending physician. There will be no coverage for already prescribed medication or treatment, nor for regular scheduled follow-ups, only unexpected or acute exacerbation if the above requirements are met.

- The insurance does not cover non-prescribed expenses for medical drugs and restoratives which are also used without prescription, such as e.g. headache tablets, sleeping pills, vitamin preparation, cough mixture, iodine and other preparation for cleansing wounds and contraceptives. Nor does the insurance cover expenses for non-prescribed aids such as thermometers, hearing aids, dressing materials, insoles, electro-medical devices, sticks, glasses and spectacle lenses as well as nursing requisites of glass, rubber and Bakelite etc.
- Cover is not provided for fertility treatments
- The insurance does not cover annual medical examinations (check-ups), except for children under the age of 7.
- The insurance does not cover convalescence.
- Treatment or stay if ICs physician has decided that treatment can await your return to Denmark or country of residence.
- Expenditure on experimental treatment is not covered.
- The insurance does not cover spouse or cohabitant if he/she is covered by another insurances e.g. through his/her job.

## 3.2 Other injuries

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Expenses due to sickness or injuries resulting from sports are covered by the insurance. However, consequences of accidents occurring during training or participation in dangerous sport or professional sports are not covered, please refer to below list:

- Motor race, moped race or racing boat race of all kinds
- Boxing
- Other types of self-defence and martial art
- Mountain climbing and rappelling on rock walls
- Parachute jumps
- Hang gliding
- Aerobatics
- Paragliding
- Ultralight flying
- Dangerous off piste skiing
- River Rafting
- Diving

## 3.3 Gross negligence, intoxication etc.

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Consequences of illness caused by the adviser intentionally or due to gross negligence are not covered.

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy Ministry of Foreign Affairs, November 2023. Revised January 2026



Consequences of accidents which result from the advisers' participation in fights, the insured's criminal offences, self-induced intoxication, self-induced influence of narcotics, self-induced influence of other intoxicants and suicide attempts are not covered.

## 4 Health examination and vaccination of children

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Reasonable health examination and vaccination of accompanying children is covered to the extent this is offered in Denmark under the Danish National Health Service system, including adjustments to local conditions, i.e. other types of vaccinations. This does not cover vaccinations against COVID and flue.

## 5 Malaria prophylaxis and other vaccinations where the reason thereof is related to the stationing

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Vaccinations *prior* to posting are fully covered. Revaccinations *after* posting are furthermore fully covered. This also includes malaria pills/prophylaxis, which rank alongside with vaccinations.

## 6 Health examination after return from posting

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As regards posting to and return from countries outside Europe, South Korea and North America, expenses for an examination at a hospital specified by the Ministry of Foreign Affairs are reimbursed, if such examination takes place no later than 3 months after the return.

## 7 Journey to home country of an adviser stationed abroad or his/her spouse in connection with serious disease or death of closest relatives

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Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy Ministry of Foreign Affairs, November 2023. Revised January 2026



Journey to home country for a stationed adviser or his/her accompanying spouse in connection with serious disease and death of closest relatives (spouse/cohabitant, children, parents) can, following pre-approval by IC, be fully covered by the insurance. This can only be granted once during a course of a disease. The insurance coverage is only plane tickets (return, economy class).

## 8 Funeral grant

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Where an adviser dies during his/her stationing abroad, or where a member of his/her accompanying family dies, the insurance covers the expenses in connection with repatriation of the mortal remains.

Funeral assistance is provided pursuant to the reimbursement provisions of the Danish National Health Service.

## 9 IC payment of indemnity

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IC reimburses expenses connected with diseases in pursuance of the above-mentioned rules. Payment can only take place against appropriate documentation in the form of scanned copies sent by e-mail and receipts or similar documentation, which the insured him/herself shall translate (into a language of international currency). Where it has not been clearly stated, the adviser shall state the name of the medical drug, supplemented by information on the nature of the disease, which is treated. In case the expected expenses due to sickness are relatively large, IC's approval thereof must be obtained.

The person who has experienced a non-emergency injury or accident must file a claim by completing a claim form. The form can be found on IC's website [www.erv.dk](http://www.erv.dk). The claim form and relevant documentation must be sent to IC. One claim form must be filled in per person.

## 10 Claim for damages

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IC is not liable in damages for consequences of inherited disorders, disease or injury after expiry of the insurance.

### **Law**

In case of disagreement between the IC, MFA and/or the Adviser will be decided in accordance with Danish law.

### **Place of Venue**

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy Ministry of Foreign Affairs, November 2023. Revised January 2026



City court of Copenhagen, Denmark.

Health Insurance.

Advisers employed by the Danish Ministry of Foreign Affairs (DANIDA) or through the Deployment Facility for Peace and Democracy  
Ministry of Foreign Affairs, November 2023. Revised January 2026