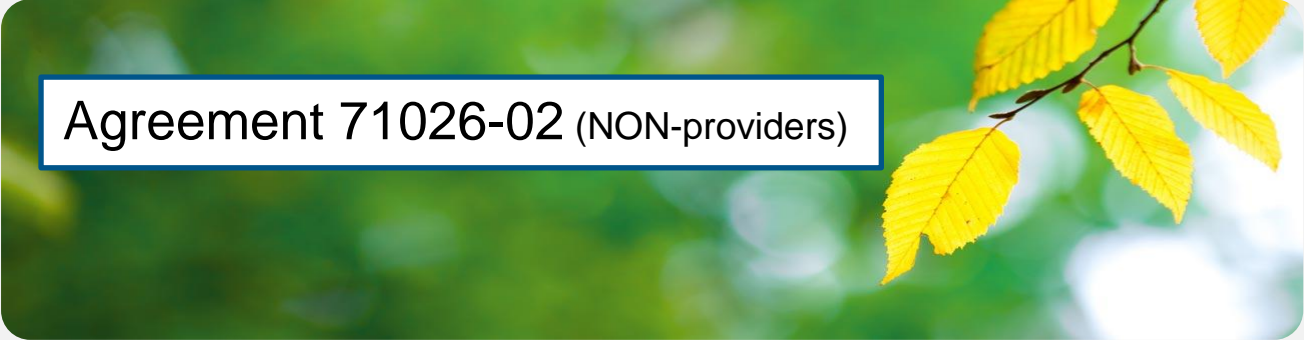




SUMMARY OF INSURANCE COVER

for Ministry of Foreign Affairs/DANIDA



Agreement 71026-02 (NON-providers)

As agreed between Ministry of Foreign Affairs/DANIDA and FG, you are covered by group life insurance. This summary is an extract of the group life agreement and associated insurance terms. The following is a translation of an original Danish document. The original Danish document is the governing document for all purposes, and in case of any discrepancy, the Danish wording will be applicable.

In the event of inconsistencies between this summary of insurance cover and the group life agreement, the group life agreement takes precedence.

Please note the specific diagnosis requirements that must be met before the sum insured can be paid out for certain critical illnesses.

Insurance cover and sum insured

TYPE OF COVER	AMOUNT
Death benefit	If you die before the end of the month in which you reach the age of 70, we pay out a sum insured of DKK 41.585.
Cover free of premium in the event of illness/accident	If you withdraw from the group life agreement due to reduced earning capacity of at least two-thirds resulting from accident or illness, cover free of premium may be provided with the sum applicable at the time your earning capacity is reduced for up to three (3) years. You must contact FG regarding cover free of premium no more than six (6) months from the date of your withdrawal from the policy.
Certain critical illnesses	If, before the end of the month in which you reach the age of 70, you are diagnosed with a critical illness covered by the insurance, we pay out a sum insured of DKK 40.000
<p>For further information about the critical illnesses covered as well as diagnosis requirements, please read the insurance terms at www.fg.dk.</p> <p>If you die within three (3) months of being diagnosed with a critical illness, we deduct the amount paid out for critical illness from any subsequent payout of the sum insured on death.</p> <p>Once a sum insured has been paid out for critical illness, continuity of cover for critical illness is maintained under certain conditions, cf. 3 (b) of the insurance terms for certain critical illnesses.</p> <p>The right to payout of the sum insured for a critical illness ceases when you die, unless you have applied to FG for payment beforehand.</p> <p>Letter from the Danish Health Data Authority: Every month, FG provides the Danish Health Data Authority with a list of the members who have an insurance policy covering certain critical illnesses. The Health Data Authority then merges FG's data with the diagnoses registered in the National Register of Patients.</p> <p>If, when merging the data, the Health Data Authority identifies a match, the insured will receive a letter from the Health Data Authority with instructions to contact FG to hear about options for applying for payout of a sum insured.</p>	

The above-mentioned death benefit sum insured are including agreed indexation.

What is group life insurance?

Group life insurance is a collective insurance scheme without savings – a so-called risk insurance – which may contain different insurance schemes. The insurance applies 24 hours a day, all over the world, although not if you actively participate in war, revolt or similar events.

Who receives the sum insured?

If you entered into the insurance agreement/made amendments to beneficiaries AFTER January 1, 2008

On your death, payment will be made to your next of kin, i.e. spouse or cohabitant*, or to your descendants (children, grandchildren, etc.) if you do not leave a spouse/cohabitant. If you leave neither spouse/cohabitant nor descendants, we pay out the sum insured to heirs named in your will or according to the Danish Inheritance Act.

If you entered into the insurance agreement/made amendments to beneficiaries BEFORE January 1, 2008

On your death, payment will be made to your next of kin, i.e. your spouse, or to your descendants (children, grandchildren, etc.) if you do not leave a spouse. If you leave neither spouse nor descendants, we pay out the sum insured to heirs named in your will or according to the Danish Inheritance Act.

We pay out the sum insured for critical illness to you.

*) Cohabitation

Terms for cohabitation are set out in Section 7 (3) of the insurance terms, which are available at www.fg.dk.

Inclusion of a special beneficiary

You have the right to include others than 'next of kin' as beneficiaries. The request must be submitted in writing to FG or via 'Mit Gruppeliv' at www.fg.dk.

Inheritance tax

FG may be required to settle inheritance tax when the sum insured is paid out on your death. The amount of the inheritance tax depends on the recipient's relationship to you. For further information about inheritance tax, visit www.fg.dk.

Taxes and duties

The group life insurance is covered by the regulations of the Danish Pension Tax Act. The following taxation category applies to your group life insurance.

Taxation category: 'Life insurance without right to deduct'.

You will find more details about your liability to pay tax or duty on a payout at www.fg.dk

Application for payout from the insurance

Death must be reported to DANIDA, which will notify FG.

Critical illness must be reported via 'Mit Gruppeliv' at www.fg.dk or you must fill out and send the notification form available at www.fg.dk.

Expiry of the insurance

Cover ceases at the end of the month in which you leave your job, however no later than at the end of the month in which cover according to the group life agreement ceases.

Continued insurance

If you withdraw from the group life agreement before expiry of the insurance, you may take out continued insurance with FG. You will find more details about the rules for continued insurance, including insurance terms with deadlines, etc., at www.fg.dk.

Premium

The premium for the group life insurance is fixed once a year.

Digital communication – e-Boks

FG has switched to digital communication via e-Boks.

You can give your consent for FG to send selected letters to your e-Boks. You can give your consent at www.e-Boks.dk or using FG's forms. You will find more details about e-Boks at www.fg.dk.

Legal basis

The general provisions of Danish law on insurance agreements, and of other Danish law, apply unless this legislation is derogated from in the provisions of the group life agreement.

The insurance may not be disposed of or provided as security.

Termination

Both DANIDA and FG may terminate the group life agreement giving three months' notice to the end of a calendar year.

Complaint procedure

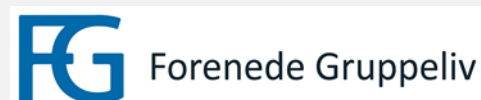
If you wish to make a complaint about FG, please first contact the employee or department that processed your case. If you still believe that we have made an incorrect decision, you may contact FG's complaints officer at direktionen@fg.dk or send a letter to FG, The Management, Kruntappen 4, PO Box 442, 2500 Valby.

If you are not satisfied with the decision of the complaints officer, you may make a complaint to the Danish Insurance Appeal Board, Anker Heegaards Gade 2, 1572 Copenhagen V, www.ankeforsikring.dk

Validity

This summary of insurance cover is valid from January 1, 2020 and until a new version is issued.

If you would like more information, you are welcome to contact



Kruntappen 4 · P O Box 442 · 2500 Valby
Telephone +45 39 16 78 00 · Fax +45 39 16 78 01
Website: www.fg.dk Email: fg@fg.dk