



**UDENRIGSMINISTERIET**  
MINISTRY OF FOREIGN AFFAIRS OF DENMARK

**Personal accident insurance**  
**Ministry of Foreign Affairs**  
**Danida Advisers**

**September 2017**

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## Persons covered by the insurance

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The group insurance covers the advisers stationed by the Ministry of Foreign Affairs of Denmark, HR (Danida). Where the advisers have been allowed to bring along their spouses/cohabitees and children to the country of employment, they shall also be covered by the insurance, for children until they reach the age of 21. Spouses/cohabitees who do not have permanent residence at the place of employment are covered by the insurance during temporary stays at the adviser's place of employment. The same applies to children under the age of 21 who still receive contribution to their living from the employee. During private stays in third countries, the stationed advisers and their accompanying spouses/cohabitees and children under the age of 21 are also covered by the insurance.

## 2. The provider

The provider is a private company that manages the scheme on behalf of the Danish Ministry of Foreign Affairs (MFA). The provider is Cunningham Lindsey, Lautrupvang 8, 2750 Ballerup, Denmark. [WWW.Cunninghamlindsey.com](http://WWW.Cunninghamlindsey.com)

## 3. Insurance coverages

- Disability cover
- Death cover
- Dental injury cover

## 4. Advisers

The advisers are assigned on either long term or short term. The advisers are divided into the following categories:

Group A: Comprises advisers which are not providers.

Group B: Comprises advisers in relation to whom the Ministry of Foreign Affairs of Denmark, HR has accepted to pay the travelling expenses of spouses/cohabitees and any children to the country of employment.

Group C: Comprises advisers in relation to whom the Ministry of Foreign Affairs of Denmark, HR due to the advisers' short term of employment, has not accepted to pay the travelling expenses of spouses/cohabitees and any children to the country of employment.

For short-term advisors, family is not covered. For long-term advisors, the following spouse is covered, and children under 21 years of age.

## 5. Period of cover

The insurance covers full time during the period of stationing which is understood to mean from the time of leaving home country, approved by the Ministry of Foreign Affairs of Denmark, and until expiry of the contract, including any subsequent holiday period during which the adviser receives pay from Danida. The insurance does not cover during unpaid leave unless the person is in the country of employment during such leave. Where the adviser, spouse/cohabitee and children have not returned to the country of residence at expiry of the period of stationing mentioned, cover will be maintained until 72 hours after the period, where the adviser receives pay from MFA. Accidents after this period is not covered.



The insurance cover is automatic which means that it becomes effective without any notice to the Ministry of Foreign Affairs of Denmark, HR or to the provider.

**6. Insurance sum in Danish kroner.**

	<b>Group A</b>	<b>Group B</b>	<b>Group C</b>
<b>Full time insurance</b>	<b>Death</b>	<b>Death</b>	<b>Death</b>
Non providers	28.690		28.690
Providers		573.805	573.805
Each child (below 21 years)		28.690	

	<b>Group A</b>	<b>Group B</b>	<b>Group C</b>
<b>Full time insurance</b>	<b>Disability</b>	<b>Disability</b>	<b>Disability</b>
Non providers	1.147.615		1.147.615
Providers		1.147.615	1.147.615
Each child (below 21 years)		1.147.615	

<b>War and high risk areas according to the war and risk list</b>	
<p>For personnel assigned and - where permitted - accompanying spouses or similar cohabitants and accompanying children under the age of 21 who have been sent to war and high risk areas according to the Europæiske Rejseforsikringen War and Risk List must be covered by the corresponding insurance sums applicable to the Special accident insurance under state travel insurance. The insurance sums appear from the marking no. 100 under section 12 of the Annual Finance Act.</p>	

<b>Generally:</b>	
Invalidity cover and Death cover	See above mentioned amounts
Tooth injury excl. chewing damage	<p>The insurance covers reasonable and necessary expenses for dental treatment resulting from an accident covered by the insurance.</p> <p>The insurance does not cover expenses for chewing injuries (irrespective of the cause thereof) or expenses for repair or ordinary dental care, which have already been indemnified under the insurance.</p> <p>Further, the insurance does not cover consequential expenses after injury, such as expenses for medicine,</p>



	bandage, mouth guard, braces, auxiliary equipment and the like.
War and the like	<p>The insurance has been extended to cover accidents, which are due to acts of terrorism, release of nuclear energy, war or war-like situation, insurrection, civil unrest, hostage taking, kidnapping and hijacking.</p> <p>The insurance does not cover accidents occurring as a result of participation in war or war-like situations, insurrection and civil unrest.</p>
Extensions - permanent injury	<p>Furthermore, the insurance has been extended to cover permanent injury resulting from:</p> <ul style="list-style-type: none"> <li>• Polio (poliomyelitis anterior acuta)</li> <li>• Infectious meningitis (encephalopathy acute infectiosa)</li> <li>• Meningitis</li> <li>• Disseminated sclerosis</li> <li>• Blindness or reduced visual power as a consequence of eye diseases</li> </ul> <p>In case of multiple sclerosis, a lump sum payment of DKK 200,000 will be paid.</p> <p>The insurance covers multiple sclerosis. The cover is conditional upon it being possible to diagnose the disease during the insurance period, however, not earlier than after expiry of a waiting period of 12 months. Furthermore, it is a condition that the insured is alive at the time when the claim is made, and that notification of the claim is made to the Insurer 6 months after expiry of the insurance, at the latest. In case of multiple sclerosis, a lump sum payment of DKK 200,000 will be paid.</p>
Driver of motorcycle / scooter / 45-moped	Driving as a motorcycle driver, scooter or 45-moped is covered.

The insurance covers worldwide.

An accident means a sudden event, which results in bodily injury.

An accident must be notified in writing and as soon as possible to the provider. This applies even if the damage immediately after the accident appears to be of a modest extent.

If an accident has resulted in death, the Contractor must be notified within 48 hours. The



supplier has the right to demand autopsy at death.

## **Disability cover:**

On the basis of the medical information provided and the extent of the injury, the provider fixes the degree of permanent injury, however without regard for occupation or social situation. The degree of permanent injury and the size of the sum insured determine the compensation.

The compensation will be a percentage of the sum insured corresponding to the fixed degree of permanent injury. The compensation is paid as a lump sum payment.

The insurance covers degrees of permanent injury from 5% up to 100% resulting from the same accident. The degree of permanent injury cannot exceed 100% per accident. When fixing the degree of permanent injury, the rating list of the Danish National Board of Industrial Injuries (Arbejdsmarkedets Erhvervssiring )is used.

## **Death cover:**

The insurance covers death, which is a direct consequence of an accident when the death occurs not later than one year after the accident.

The sum insured is paid to the Insured's next-of-kin in accordance with the Insurance Contracts Act, unless otherwise informed to the Provider.

An accident does not give right to compensation for both disability and death. Therefore, any amount, which has been paid in compensation for disability, is deducted from the compensation for death.

If MFA is aware that with the same aircraft, so many insured persons must be transported that the total insurance sum exceeds DKK 40 million. In case of death and / or invalidity, MFA shall inform the Provider accordingly.

## **The accident insurance does not cover:**

1. The insurance does not cover accidents that are covered by the collective state insurance scheme for missions abroad.
2. Consequences of accidents whose principal causes are pre-existing diseases or predispositions to diseases. (Apart from indisposition or faint).
3. Worsening of consequences of an accident, which is due to an existing or unforeseen disease.
4. Bodily injuries resulting from attrition or overtaxing which is not sudden.
5. Consequences of thrombosis, cerebral hemorrhages and the like.
6. Injuries resulting from infection with diseases, virus, bacteria, other micro-organisms or the like.
7. Poisoning from food, drinks, stimulants or medicine.
8. Disability in the form of mental consequences of incidents where the Insured himself/herself has not been exposed to hazard of bodily injury.
9. Consequences resulting from dental or medical treatment and other treatments, which are not necessary in connection with an accident covered by the insurance.
10. Injuries in connection with childbirth.

## **Gross negligence, intoxication etc.**

The insurance does not cover damages caused by the intentional or gross negligence of the assured himself.



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Dangerous sport Consequences of accidents occurring during training or participation in:

- 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
- Rafting

Consequences of accidents which have happened during sports like the types mentioned above.

Consequences of accidents which result from the Insured's 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 or similar.