

## **EUROPÆISKE ERV TRAVEL INSURANCE**

### **How to contact Europæiske Travel Insurance (hereinafter Europæiske ERV):**

If you are in need of **ACUTE ASSISTANCE**, please contact the Europæiske ERV Alarm (24 hrs): Tel.: +45 7010 9030

E-mail: [erv-alarm@euro-center.dk](mailto:erv-alarm@euro-center.dk)

Please inform Europæiske ERV Alarm that you are employed by the Danish Ministry of Foreign Affairs/Danida or a part of the Peace and Stabilisation Response.

#### *Examples of acute assistance:*

- *Hospitalization*
- *Serious illness or accident*
- *Need of transportation by sea or air*
- *Need of reference to a hospital/Emergency room*

If you need **NON-ACUTE ASSISTANCE**, please contact your local Euro-Center:

#### *Examples of non-acute assistance:*

- Non-acute planning of long-term treatment
- Non-acute reference to a doctor or hospital
- Need of reference to a doctor or specialist

You can find your local Euro-Center at [www.euro-center.com](http://www.euro-center.com)

Claims department:

Tel.: +45 7021 2990

E-mail: [erhverv-skade@erv.dk](mailto:erhverv-skade@erv.dk)

#### *Examples of claims assistance:*

- Reimbursement
- Information about covered benefits

**Claim forms / reimbursement forms can be downloaded at:**  
[www.erv.dk/um](http://www.erv.dk/um)

## **Who is Europæiske ERV?**

With over 95 years of experience in creating safety and security when travelling, many Danes obtain their travel insurance from Europæiske Rejseforsikring ERV.

Europæiske ERV was established in 1921 in Denmark, and we are part of a strong community with the other ERV companies across all of Europe, in which all have the same service concept and uncompromising requirements to provide confidence when travelling for the more than 40 million customers we insure and service as a whole.

With travel insurance as its primary business area, Europæiske ERV is a specialist in the area and the market leader in the Danish market - with respect to both the development of insurance products tailored to particular needs and in the development of assistance and service networks.

Today Europæiske ERV sells business travel and expatriate insurance to private as well as public enterprises. Another part of our core services is sale of travel insurance directly to private customers and through travel bureaus and other partners.

## **What to do in case of acute need of medical assistance?**

The very first thing is to visit to a local doctor or a local emergency room and get a medical evaluation.

Since medical standard can vary from country to country and from facility to facility - and some private facilities may have tendency to over treat and over charge - it is always advisable to consult Europæiske ERV's Alarm to be referred to one of ERV's Preferred (or best local) facilities, in order to be sure regarding the medical treatment and the cooperation with the hospital. You can also use ERV's Travel & Care app to find one of our providers near to you.

In most severe emergencies ERV can also arrange transportation to the nearest adequate emergency room/hospital. The insured should call our Alarm 24hrs phone+45 7010 9030 to get information regarding the most adequate medical facility and to get assistance.

In case the insured is already at the emergency room or already hospitalized, the insured must as soon as possible call Europæiske ERV Alarm's 24hrs phone no.+45 7010 9030 to inform us regarding the illness or injury by giving our assistance coordinators the location and the name and phone number of the treating doctor or hospital.

In such case the doctors at the Alarm will be able to contact the doctor/hospital and get information about the diagnosis and treatment. Based on this information the doctor at the Alarm will decide the next

medical steps. If the doctor at our Alarm (based on local medical standards) assesses that the treatment is correct, the insured will be able to stay at the location until discharge. If the treatment is assessed to be insufficient, if the hospital/doctor is unable to perform the necessary treatment or if the doctor at our alarm disagrees with the medical strategy, Europæiske ERV Alarm will evacuate the insured to an adequate medical facility, to assure the best possible medical treatment.

Depending on the actual diagnosis, different means of medical transportation may be needed, from ordinary ground ambulance, to scheduled flight (with or without medical escort), stretcher on a normal flight or air-ambulance in the most severe cases. This decision is made by our Alarm doctors.

In some severe cases, it may not be medically possible to evacuate/repatriate the patient without compromising the recovery of the patient. In such cases, the doctors at Europæiske ERV Alarm will monitor each case very closely and request the evacuation/repatriation to be initiated as soon as the transport is deemed safe. Only the doctors at Europæiske ERV Alarm have the competence to decide the most adequate and safe mode of evacuation or repatriation for the patient.

**Guarantee of payment:**

Europæiske ERV Alarm and our local Euro-Centers can arrange all necessary payments for hospitalized clients within our network of providers. In the majority of our cases we are able to give local hospitals a Guarantee of Payment covering the costs of the treatment, so that the insured will not have to worry about the financial aspect of the hospitalization. Our local Euro-Centers aim to have cooperation contracts with most relevant local facilities to ensure seamless payment procedures.

**September 2017**

**Insurance conditions  
for  
Danida advisers stationed on short-term and long-term  
assignments and  
Peace and Stabilisation Response**

**As of 1 September 2017**

## **1. Description of assignment**

Europæiske ERV shall administer claims on behalf of the Danish Ministry of Foreign Affairs (DANIDA), including for bilateral advisers and personnel for the Peace and Stabilisation Response (PSR), which comprise:

- illness and travel necessitated by illness
- baggage concerning advisers for the Ministry of Foreign Affairs/Danida and the Peace and Stabilisation Response (PSR)
- catastrophe cover concerning the Ministry of Foreign Affairs/(Danida and the Peace and Stabilisation Response (PSR)

for advisers etc. stationed by the Ministry of Foreign Affairs all over the world pursuant to the contracting entity's internal insurance conditions. Injuries are handled by well-educated staff with the required experience. Europæiske ERV makes available, with no interruptions, a staffed Alarm 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 Europæiske ERV Alarm. In case of diseases which require treatment and involve expenditure which are not routine, the adviser shall agree with Europæiske ERV Alarm 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, Europæiske ERV Alarm 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 on-going correspondence in the matter.

## **2. Insurance conditions**

Europæiske ERV pays or reimburses the advisors' costs for medical treatment and prescribed medicine pursuant to these insurance conditions.

In addition, Europæiske ERV 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.

## 2.1 Persons covered

The insurance automatically covers the following persons:

- Stationed short or long-term advisers from the Ministry of Foreign Affairs/Danida and PSR.
- The spouse/cohabitant and any children, until attaining the age of 21, of a Long-term adviser are furthermore covered by the insurance provided that the Ministry of Foreign Affairs has accepted that they may be brought along;
- Spouses/cohabitants, who do not have permanent residence at the place of employment, are comprised by this insurance during temporary stays at the long-term adviser's place of employment. The same applies to children under the age of 21.

All other persons, included but not limited to spouse/cohabitant and children of short-term advisers are not covered by the health insurance.

Persons covered are divided into the following groups:

**Group A:** Comprises advisers which are not providers.

**Group B:** Comprises advisers in relation to whom the Ministry of Foreign Affairs/Danida has accepted to pay the travelling expenses of spouses/cohabitants and any children to the country of employment.

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

## Registration and deregistration of persons

Lists of changes are currently sent to Europæiske ERV 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 Europæiske ERV has received such notification. The insurance is set up without individual health information.

## 2.2 Period of cover

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.

The insurance does not cover during unpaid leave outside the country of the duty station. The insurance covers during unpaid leave in the country of Duty Station.

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**

The insurance covers worldwide.

### **2.4 What is covered**

The insurance comprises reasonable medical treatment, hospital stays and other prescribed treatments in accordance with the recommendations and guidelines that 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 Europæiske ERV Alarm. 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 Europæiske ERV Alarm 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**

If the Adviser and accompanying family are covered by Danish or other national Health Security or by the European Health Insurance during posting, this 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.

Employees posted after 1 July 2000 are also covered as a general rule by the Danish National Health Insurance and retain their yellow health insurance cards.

Europæiske ERV 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 Peace and Stabilisation Response (PSR) health insurance.

## **2.6 Hospital treatment**

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 Europæiske ERV's Alarm.

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

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

## **2.7 Journey for the purpose of hospital treatment**

The health insurance covers travels for the purpose of hospital treatment provided 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.

Hospital treatment and travels must be planned and approved in advance by Europæiske ERV's Alarm. Reimbursement for medical treatment travels comprise reasonable and necessary documented expenses, i.e. airline tickets (economy class), lodging, compensation for



meals, and necessary local transportation as per account rendered to the nearest appropriate place of treatment.

Regarding trips for the purpose of giving birth se 2.11

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

The insurance covers, where prescribed by a medical doctor, escort by one person of own choice in relation to journey for the purpose of hospital treatment. The escort must be pre-approved by Europæiske ERV's Alarm.

The insurance covers reasonable and necessary travel expenses (flight on economy class + reasonable expenses to hotel and meals) that are related to the journey to and stay at the place of treatment.

### **2.9 Journey to the duty station in case of serious disease or death - summoning**

The insurance covers travel expenses to duty station for one person of the adviser's (or, if unable, the adviser's next of kin) choice in relation to serious disease or death of the adviser.

Summoning is only covered if the adviser has no accompanying family at the duty station. The insurance only covers two times during a course of disease.

The insurance includes reasonable and necessary expenses to,

- plane ticket (return, economy class)
- accommodation (for the length of time that is reasonable and necessary)

### **2.10. Pregnancy, birth and antenatal classes**

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 Europæiske ERV's Alarm, 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.

### **2.11 Oral surgery performed by an oral surgeon, treatment of periodontitis and in relation to children straightening of irregular teeth (until attaining the age of 18)**

The insurance pays for oral surgery performed by an oral 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 adult Advisors with pre-existing gingivitis and/or periodontitis, a supplement of DKK 815 may be granted up to three times a year for preventive periodontal/periodontitis treatment. A request for reimbursement must include X-rays.

### **2.12 Physiotherapy, chiropractor, psychological counselling and chiropodist**

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

*In exceptional circumstances, treatment by a psychologist exceeding 10 treatments can be reimbursed subject to prior agreement with the Ministry of Foreign Affairs up to 12 months after end of contract.*

Other expenses than those for the above-mentioned services will be reimbursed in accordance with the reimbursement provisions of the Danish National Health Service.

### **3 Exceptions**

#### **3.1.**

The insurance does not cover pre-existing illness or injury occurred prior to entering into the contract with the Ministry. However, acute and/or unexpected worsening of such pre-existing diseases as assessed by a medical doctor is covered by the insurance. The medical assessment is conducted by the medical team at Europæiske ERV Alarm in consultation with the attending physician.

- 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 Europæiske ERV's physician has decided that treatment can await your return to Denmark or country of residence.

#### **3.2. Sports injuries**

Expenses due to sickness resulting from sports injuries are covered by the insurance. However, dangerous sport and consequences of accidents occurring during training or participation in dangerous sport 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
- Rafting

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

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

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**

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.

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

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**

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

As regards posting to and return from extreme heights, e.g. La Paz, expenses are furthermore reimbursed for an examination at the Aviation Medicine Clinic of the Copenhagen University Hospital. The examination shall take 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**

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 Europæiske ERV, be fully covered by the insurance. This can only be granted once during a course of a disease. The insurance coverage includes plane tickets (return, economy class).

### **8 Funeral grant**

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 Europæiske ERV's payment of indemnity**

Europæiske ERV 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 send 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, Europæiske ERV'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 Europæiske ERV's s website [www.erv.dk/um](http://www.erv.dk/um). The claim form and relevant documentation must be sent to [erhverv-skade@erv.dk](mailto:erhverv-skade@erv.dk). One claim form must be filled in per person.

### **10 Term of a claim for damages**

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

### **11. Baggage insurance**

The insurance covers in connection with:

- trips between the country of residence and the place of employment
- trips in connection with leave

- business trips in connection with work covered by the Terms of Reference

The baggage insurance covers the advisor's personal property, including travel bags and suitcases and their contents, which the advisor takes on a covered trip, whether to be carried on or checked with the Common Carrier Conveyance. Credit cards, travel documents, passport and tickets are not covered.

The insurance covers only where the insurance event occurs during a travel that is paid by the Danish Ministry of Foreign Affairs or recipient organisations where the adviser is posted. Further, the insurance covers insofar as the insurance event occurs during the general period of employment loss resulting from:

- fire
- theft
- erroneous exchange
- damage to personal effects
- baggage which is sent or carried along for personal use of the insured(s).

In connection with theft from vehicles, the insurance only covers items which have been hidden and/or covered and only from closed and locked vehicles.

**Please note:** The insurance covers on a first loss basis, this means that deduction will not be made for any underinsurance in connection with settlement of claims. Indemnity for one individual item cannot exceed 50% of the sum insured and for film recordings, tape recordings, manuscripts, drawings etc., the indemnity is limited to the price of the raw material.

Claims that are handled and covered through the airline company are not covered by Europæiske ERV as well.

### **Sums insured for DKK 125,000**

#### **The insurance does not cover**

- Forgotten, lost or mislaid effects.
- Cash or its equivalent, notes, accounts, bills, currency, deeds, food stamps or evidences of debt or intangible property that exceeds the maximum amount of DKK 6,000 (only for burglary, open theft and robbery).
- Goods under removal.
- Theft from open and/or unlocked: motor vehicle, boat, caravan, trailer or hotel room.

### **The insured's duties**

The liability to pay damages is conditional upon the insured effects being kept properly and upon the insured otherwise having been careful.

### **In case of an insurance event**

The liability to pay damages is conditional upon the following provisions being observed:

In case of theft or robbery, this shall be notified to the nearest police authority.

In connection with other damage or loss, this must be notified to the local authority (e.g. airline company, sea captain, train conductor, hotel manager etc.).

### **Dual insurance**

Where dual insurance exists, the company only covers to the extent that the adviser cannot obtain indemnity elsewhere.

### **Fraud**

If the insured or the person who is entitled to indemnity fraudulently discloses or fails to disclose circumstances of importance to the assessment of ERV's liability, the right to indemnity will be forfeited.

### **Assignment of claims for damages**

No one may assign his/her rights without prior consent thereof from Europæiske ERV.

### **Gross negligence**

Where the cause of damage is intentionally or gross negligence on the part of the insured, Europæiske ERV's liability to pay damages shall no longer apply.

## **12 Catastrophe insurance**

### **Insurance cover**

Where a catastrophe situation occurs and the adviser and his/her accompanying family, as a result of such catastrophe in the country they are staying, loose personal effects (contents, motor vehicle etc.), Europæiske ERV will pay indemnity for the effects lost following a loss assessment and the documentation necessary.

Please note that the insurance does not cover evacuation. In case of emergency the adviser should keep the nearest Danish Embassy or Consulate informed of his or her whereabouts. Should the need for

evacuation arise, such evacuation must be carried out following consultations with the Danish Embassy.

**Sums insured for 2017:**

<b>Insurance cover</b>	<b>Danida/PSR</b>
Catastrophe insurance	530.000
Car maximum covered by	150.000