



Health Insurance

Posted employees are covered with regard to sickness and home transport during the stationing period. The arrangement covers the posted employee, an accompanying spouse/partner, and accompanying children entitled to child allowance. The arrangement covers the whole world. With regard to employees, who's family does not have permanent residence on the mission, the agreement will cover, when the family is visiting the mission, but *not* if you go on holiday in a third country please see specific conditions in the insurance cover.

With the health insurance arrangement, you are covered 100 % with regard to costs related to sickness and home transportation, however existing diseases are exempted see conditions for further details.

If you and your family are posted in an EEA country, you should be aware that with an E106 certificate, you will become part of the local health insurance system, and this has to be deployed in advance of the Ministry of Foreign Affairs' Health insurance.

Remember, if you are taking private holiday days in connection with an official journey, you must provide insurance for the private holiday days

The Health Insurance is managed by the Europæiske ERV.



What am I responsible for?

As an employee, you are responsible for taking out a necessary private insurance on the following areas:

- Insure private residence and residence on the mission
- Liability insurance
- Hospital- and home transport insurance for employee's spouse and children when the mission is in third countries
- Travel insurance for private travel (lost luggage and flight delay)
- Car insurance (liability insurance and loss damage waiver)
- Required insurance for extreme sports (search & rescue)
- Additional private accident insurance

A number of Danish insurance companies do not want to cover abroad; therefore, check local or international insurance companies

Remember, if you are taking private holiday days in connection with an official journey, you must provide insurance for the private holiday days

When misfortune strikes

Health insurance, transport insurance and collective fulltime accident insurance.

New insurance contractor = Important for you!

The Danish Ministry of Foreign Affairs' arrangements regarding health insurance, transport insurance and fulltime accident insurance are administered by external insurance contractors on behalf of the Ministry.

Contact information

Europæiske ERV: +45 70 21 29 90

Monday - Friday: 08.30 - 16.00

E-Mail: erhverv-skade@erv.dk

Website: www.erv.dk/um

If you suffer acute disease or injury that requires hospital treatment, Europæiske ERV has an emergency centre open 24 hours a day, 365 days a year. The emergency centre will be helpful in assessing where and which treatment should be undertaken, and they will assure payment guarantees, necessary transportation, and communication.

Europæiske ERV Alarm: +45 70 10 90 30

Fax: +45 70 10 90 40

E-Mail: erv-alarm@euro-center.dk

Contact information

Customer centre: +45 70 10 60 30

Emergency call centre: +45 70 20 98 28

E-Mail: erhverv-skade@er.dk

Website: <https://new.vip-online.com>

Transportation insurance

When you move from your home country **to** your mission and – the other way around – when you travel back **from** your mission, your goods are insured during the transportation. The goods are also insured if you are being moved from one posting to another.

The arrangement is administered by TRYG Insurance A/S.

Contact information

TRYG Forsikring A/S: +45 44 20 37 98

E-Mail: transportskade@tryg.dk

It is important **immediately** to report damage on the removal goods, both to the moving company when the damage occurs or is discovered during their presence, and as quickly as possible to TRYG, in order for you to make the necessary agreements but also in order to exercise recourse when this is necessary.

Remember to document by taking photos.

Collective fulltime accident insurance



The Ministry of Foreign Affairs has signed an agreement on a collective fulltime accident insurance, which covers the posted employees and

their accompanying families on the mission. The arrangement also covers family members when they visit the mission, but not on e.g. holidays in third countries.

The arrangement also covers locally employed staff, but *not* their families.

The arrangement covers consequences from accidents, i.e. suddenly occurred injuries that leads to loss of life or physical mobility. There is also a dental damage cover.

The Health Insurance is managed by the Cunningham Lindsey Leif Hansen A/S

Contact information

inTrust - Personskadeteamet

Telephone +45 44 45 27 00

E-Mail: ulykke@cllh.dk

Website: www.cunninghamlindsey.com

It is important that damage is reported quickly as possible on the following link:

<http://um.cllh.dk>