Insurance Certificate Travel Insurance - DNB Plus Mastercard

This insurance certificate is a confirmation that you are insured in accordance with an agreement between DNB Bank ASA and Fremtind Forsikring AS.

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| Forsikringsnummer: | 21511596 |
| Avtaleperiode:  Reisevilkår: | 01.01.2022 - 31.12.2022  RFK-01.01.2022 |

What is insured

Insurance applies to: Cardholder, family and fellow travellers Travelling with duration: Up to 90 days duration

Where the insurance applies: The whole world

The insurance is valid from: Card issuance date The insurance is valid until: Termination of the card agreement \*

The insurance agreement associated with the account/card agreement terminates when the agreement between the cardholder and DNB Bank ASA has been terminated.

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| The insurance includes: | Sum insured: | Deductible: |
| Travel insurance |  |  |
| Luggage | 30 000 | 500 |
| Reisesyke | Unlimited |  |
| Ulykkesskade | See terms | 500 |
| Treatment expenses in the event of accidental damage | See terms |  |
| Avbestillingsforsikring | 50 000 |  |
| Responsibility | 10 000 000 |  |
| Legal aid | 100 000 | 20% |

Are you sick before travel?

The travel insurance only covers acute and unforeseen illness/injury to the trip, and illness/injury that was known before departure will not be covered. If you have therefore recently been seriously ill, have a serious illness, chronic illness or have been the victim of an accident, we recommend youin a medical pre-assessment before you travel.

Feel free to contact our partner SOS International by phone +47 22 96 50 55 every day between 09:00 and 16:00, or by e-mail: [sos@sos.dk.](mailto:sos@sos.dk) The advice is free. In contact with them, you will get clarity about what your insurance covers – if on the journey you need treatment, cannot return home as planned or otherwise as a result of your healthcare before you left.

Reference is also made to the exemptions in section 11.1 of the terms and conditions , which supplementary refers to what is not covered under the travel insurance policy.

The insurance replaces some necessary and documented additional expenses that arise from acute unexpected physical illness, acute deterioration of chronic illness or accident damage that occurs on the journey. The expenses that are replaced and the limitations that apply in the insurance are set out in sections 11.1 and 12.1 of the condition. The following highlights some exceptions and limitations.

The insurance does not entitle you to compensation for expenses resulting from illness or ifthere is already a need for treatment and complications/deterioration may arise with a high degree of probability. The same applies to expenses arising from illness known before departure.

When travelling to EØS countries, a certificate from the Norwegian National Insurance Scheme must be brought in order to obtain the right to reimbursement of expenses for medical treatment pursuant to the legislation of the country of residence. The necessary documentation (European Health Insurance Card) is issued by Helfo before departure.

Important limitations and exceptions

The insurance does not apply when the secured stays:

* In permanent residence
* In commuter/student accommodation
* On campus
* At a permanent place of work during working hours/in work where the secured performs their daily work\*
* At the place of teaching during the teaching time
* On a school-time scheme or in kindergarten
* On expeditions , etc.
* On trips to countries/areas with an elevated risk of war, terror and political unrest. Rf. Norwegian Ministry of Foreign Affairs Travel Advisory
* When travelling to a country/region where travel advice has been issued from the Norwegian Ministry of Foreign Affairs

\*As a permanent place of work, it is considered the place where you perform/have your daily work. For example, the permanent place of work for a professional driver will be bus, cargo/van, taxi, etc.

The insurance does not include damage resulting from:

* Participation in fights or crimes
* Misuse of medications, ingestion of drugs and harmful substances
* Suicide
* Already known chronic disease/disorder
* Expected treatment needs/operation or treatment before departure
* Expected worsening of illness/disorder known before departure

In case of delay of baggage, theft of luggage and other damage inquiries – contact Fremtind Forsikring Phone: + 47 915 04 818

Address: Fremtind Forsikring AS, Boks 778 Sentrum, 0106 Oslo

Important!

Alarmsentral: SOS International, phone +47 22 96 50 45.

All hospital admissions and any changes to return journeys due to illness must beclarified with the company and/or SOS International in advance. This also applies to cases where the cost of hospital stays/treatment is assumed to exceed NOK 5 000.

Særbestemmelser

* The insurance includes personal customers in DNB Bank ASA associated with the current card
* The secured shall be a member of the Norwegian National Insurance Scheme. In addition, the secured shall have a permanent place of residence in Norway, registered in the National Population Register
* In addition to the member, the insurance also includes permanent household members or up to three fellow travellers within the agreed insurance sums. Permanent household members take precedence over other fellow travellers. Other fellow travellers are only covered if the number of household members is 3 or fewer, up to a maximum of 4 people are insured incl. cardholder. Permanent household members mean spouse, cohabitant and children up to the age of 20 with a common address in the National Population Register. Fellow travellers mean the person(s) listed on the same travel document as the Member. The journey shall be made together with the member, and at the same time. If there are more than three fellow travellers, the forcitrition gene applies tothe three youngest. In case of cancellation, the insurance will apply to the cardholder and only fellow travellers. On a single trip, insurance never applies to more than three fellow travellers
* In case of cancellation, the insurance will apply to the cardholder and only fellow travellers. On a single trip, insurance never applies to more than three fellow travellers
* Fellow travellers are only covered by travel insurance if the cardholder has paid their travel with the card in question
* Foreign Ministry personnel who are members of the Norwegian National Insurance Scheme, but stationed abroad , are covered under the insurance as if they were resident in Norway
* The repatriation insurance in the event of illness/death applies only to the country in which they are stationed and not to Norway

Compensation rules when using bonus points

If bonus points are used as payment for the trip, these will be reversed where possible. If this is not the case, compensation will be paid out corresponding to the value of the bonus points.

Beneficiary and payment in the event of death

Beneficiary of cohabitant in the event of payment of compensation for death compensation has been agreed for members of DNB Bank ASA In the event of death compensation as a result of an accident, the cohabitant is equal to the spouse rf. section 12.5.1 of the travel conditions

Cohabitant is meant the person with whom the policyholder lives in a marital relationship and has the same permanent residential address in Norway

Safety regulations

Safety regulations, cf. Sections 12 of the Regulations. Section 4-8 of the Insurance Contracts Act

Safety regulations shall prevent the risk of or limit the extent of damage. If secured neglected to comply with these, the right to compensation may be reduced or lapse

Supervision

* Objects should be kept an eye on and not forgotten

Collection of a fixed itinerary

* At least 2 hours must be calculated until the next transport stage to avoid being late
* When purchasing tickets upon collection and delay, the secured shall first contact the company for approval

Checked baggage

The following must not be sent in checked baggage:

* Valuables such as money, jewellery, watches, electronic equipment with accessories such as computer, mobile phone and camera
* Bottles, fragile items or depraving goods
* Prescription medicine
* Musical instruments

Tyverisikring

* Items must be properly secured against theft. Doors, windows and other openings should be closed and locked. Keys should be kept out of the reach of unauthorized persons
* Valuables that are not in use should be kept under lock. In vehicles/caravans, they must be stored in a closed glove compartment, in separate, locked luggage storageor equivalent locked room without access. Examples of valuables are money, jewelry, watches, electronic equipment with accessories such as computer, mobile phone and camera
* Money, jewellery and watches must be put on or locked in a fixed safe/storage box in the building. The safe key/code must be stored securely
* Bikes and bike trailers should be locked when not in use

Mobile phone and tablet

* Mobile phone and tablet should have screen protector attached to reduce damage to broken/broken screen

Nightly storage

* Items should not be left in/on motor vehicles, caravans, boats or tents at night, i.e. from 00:00 to 06:00.

Packaging/gasket

* Items should be sufficiently wrapped so that they can withstand transport
* Electronic equipment carried in boats, canoes and kayaks must be packed in waterproof packaging
* The carrier's provisions shall be complied with when luggage is sent

Reisesyke/repatriation/accident

* In the event of illness or injury, the company or SOS International AS must be contacted as soon as possible
* The insured should seek medical attention as soon as possible and follow the doctor's instructions on treatment
* Hospital stays, hospital stays as a result of bed rest according to the doctor's instructions, repatriation, companionship and summons of family must be approved by the company in advance
* In the event of interrupted travel, repatriation and accompanying, there shall be written confirmation from the attending physician on site

Disease with treatment needs

* The secured shall not travel when there is a disease with a need for treatment before the course of treatment , and this is known to the safest. The same applies if there is illness and complications/deterioration may occur.

Cancellation

* The secured shall cancel travel and accommodation as soon as the secured know that the journey cannot be carried out

The safest shall present a medical certificate stating that the doctor has been physically visited before the start of the trip, and where the doctor confirms that the cancellation is due to unexpectedly acute and treatment-intensive illness/accident

Medical pre-approval

* Are secured during treatment for illness/disorder, the secured shall contact the company before departure for an assessment of whether it is prudent to make the journey, and that complication is unlikely to

Generally informasjon

The company is meant Fremtind Forsikring AS. Register of Business Enterprises NO 915 651 232.

The insurance is regulated by the Act relating to insurance agreements of 16 June 2019. June 1989 and the legislation in general. The evidence and conditions take precedence over where they differ from statutory provisions that are waivable.

Informasjon

Information about the insurance scheme is distributed via DNB Bank ASA.

Notification of damage

Skade shall without undue delay be reported to the company. The secured loses the right to compensation if claims have not been reported to the company within 1 year after the secured party gained knowledge of the circumstances that justify it.

All damages reported to insurance companies are registered in the Insurers' central injury register – FOSS. The policyholders have the right of access to the register in accordance with the Data Protection Act.

Klagemuligheter

Have you been in contact, but are still not satisfied? Send a complaint to Fremtind Forsikring w/ [klageservice@fremtind.no](mailto:klageservice@fremtind.no)

You can also send the complaint to Fremtind Forsikring v/ Klageservice, Boks 778 Sentrum, 0106 Oslo.

If you still do not agree with the decision in your appeal, you can take the matter to the Financial Complaints Board.