



Business Flex

Terms and conditions of insurance, Business Flex NO 676.2

Valid from January 2021

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Contact Gouda Reiseforsikring

Service Centre

(+47) 24 14 45 70
post@gouda.no

Claims

(+47) 24 14 45 70
skade@gouda.no

Gouda Reiseforsikring

P.O. Box 700 Sentrum NO-0106 Oslo Phone: (+47) 24 14 45 70

You can also find answers to your questions on our website:
gouda.no.

Emergencies:

If the insured person experiences an emergency while travelling that concerns the travel insurance, we ask that the insured person, the treating physician or next of kin contact Gouda's Alarm Centre, A.C. Meyers Vænge 9, 2450 Copenhagen SV, Denmark.

The Alarm Centre is open 24 hours a day, 365 days a year, and can be reached at the following phone number/email address:

Gouda Alarm Centre

Tel. (+45) 33 15 60 60
Fax (+45) 33 15 60 61
email: alarm@gouda.dk

When you contact Gouda's Alarm Centre, you will get to speak to a service coordinator who will provide you with the necessary assistance. If the enquiry concerns illness or an accident, doctors are on hand to initiate a dialogue with the treating physician.

The insured person is obliged to comply with the recommendations of the doctor and the Alarm Centre.

Summary of coverage Business FLEX Standard

STANDARD		SUM COVERED IN NOK			
		Business trips	Holiday and leisure trips		See section
		Single person	Single person / Family		
Illness/injury – treatment while travelling					4.
Medical expenses – doctor, medication etc.		Unlimited		Unlimited	
Hospital stay		Unlimited		Unlimited	
Dental treatment following serious dental injury		5,000	5,000	5,000 per person	
Phone expenses		1,000		1,000	
Repatriation		Unlimited		Unlimited	
Call-out		35,000		35,000	
Holiday compensation		0		7,500	
Lost holiday days		0	25,000	40,000	
Return journey back to destination		Unlimited		10,000	
Interrupted holiday trip – sole travel companion		0		25,000	
Replacement by colleague		Unlimited		0	
Luggage, including		Up to 30,000 in total	Up to 30,000 in total	Up to 60,000 in total	5.
Employer’s property		15,000	15,000	0	
Valuables – groups of valuables compensated per loss event		15,000	15,000	15,000 per claim	
Bicycle with mounted accessories	Damage Theft	3,000	3,000	3,000	
		3,000	3,000	3,000	
Cash, gift vouchers and equivalent		3,000	3,000	3,000 per claim	
Keys		4,000		4,000 per claim	
Travel documents		15,000	15,000	15,000 per person	
Other luggage – per item		15,000		15,000	
Delays					6.
Delayed luggage, business trip		6,000		0	
Delayed luggage, holiday trip		0	2,000 per day, max 3,000	5,000 per day, max 7,500	
Delayed means of transport		20,000	20,000	40,000	
Personal safety					7.
Evacuation		Unlimited		Unlimited	
Detention		70,000		70,000	
Psychological first aid		5,000	5,000	10,000	
Cancellation		40,000	40,000	100,000	9.
Accidents					11.
Death	Adult up to 70 years	200,000	200,000	200,000 per person	
	Adult 70-75 years	100,000	100,000	100,000 per person	
	Child	50,000	50,000	50,000 per person	
Permanent medical disability	Adult up to 70 years	200,000	200,000	200,000 per person	
	Adult 70-75 years	100,000	100,000	100,000 per person	
	Child	500,000	500,000	500,000 per person	
Expenses for treatment after repatriation		25,000		25,000 per person	
Taxi, place of work/place of treatment		10,000		10,000	
Liability		6,000,000		6,000,000	12.
Legal assistance		25,000		25,000	13.

Note: In the event of conflict, the amounts stipulated in the insurance certificate take precedence over the amounts stipulated in the terms and conditions. The insurance certificate will state whether the policy is for Standard or Super coverage, and whether any deviations from the coverage have been agreed.

Summary of coverage Business FLEX Super

SUPER		SUM COVERED IN NOK			
		Business trips	Holiday and leisure trips		See section
		Single person	Single person / Family		
Illness/injury – treatment while travelling					4.
Medical expenses – doctor, medication etc.		Unlimited		Unlimited	
Hospital stay		Unlimited		Unlimited	
Dental treatment following serious dental injury		Unlimited		Unlimited	
Phone expenses		1,000		1,000	
Repatriation		Unlimited		Unlimited	
Call-out		Unlimited for up to 2 pers.	Unlimited for up to 2 pers.		
Holiday compensation		0		7,500	
Lost holiday days		0		100,000	
Return journey back to destination		Unlimited	10,000	10,000 per person	
Interrupted holiday trip – sole travel companion		0		100,000	
Replacement by colleague		Unlimited		0	
Adaptation of vehicle or residence		100,000		100,000	
Recruitment		40,000	40,000		
Adaptation of workplace		40,000	40,000		
Luggage, including		Unlimited		Unlimited	5.
Employer’s property		20,000	20,000	0	
Valuables – groups of valuables compensated per loss event		40,000	40,000	40,000 per claim	
Bicycle with mounted accessories	Damage	25,000	25,000	40 000	
	Theft	5,000	5,000	5,000 per person	
Cash, gift vouchers and equivalent		5,000	5,000	10,000	
Keys		4,000		4,000 per claim	
Travel documents		20,000	20,000	20,000 per person	
Other luggage – per item		40,000		40,000	
Delays					6.
Delayed luggage, business trip		10 ,000		0	
Delayed luggage, holiday trip		0	2,000 per day, max 5,000	6,000 per day, max 20,000	
Delayed luggage due to delayed flight		2,000 per day, max 5,000	2,000 per day, max 5,000	6,000 per day, max 20,000	
Delayed means of transport		30,000	30,000	75,000	
Personal safety					7.
Evacuation		Unlimited		Unlimited	
Detention		70,000		70,000	
Psychological first aid		25,000	25,000	50,000	
Deprivation of liberty					
- Compensation		20,000		20,000	
- Consultancy services		500,000		500,000	
- Total sum insured per incident 2,500,000					
Rescue mission		200,000		200,000	
Veterinary expenses		5,000		5,000	8.
Cancellation		200,000	200,000	300,000	9.
Trips organised and paid for by the business – see terms and conditions					
Deductible for hire cars		15,000		15,000	10.
Accidents					11.
Death	Adult up to 70 years	300,000	300,000	300,000 per person	
	Adult 70-75 years	100,000	100,000	100,000 per person	
	Child	100,000	100,000	100,000 per person	
Permanent medical disability	Adult up to 70 years	300,000	300,000	300,000 per person	
	Adult 70-75 years	100,000	100,000	100,000 per person	
	Child	500,000	500,000	500,000 per person	
Expenses for treatment after repatriation		25,000		25,000 per person	
Taxi, place of work/place of treatment		10,000		10,000	
Bone fractures		5,000	5,000	5,000 per person	
Liability		15,000,000		15,000,000	12.
Legal assistance		100,000		100,000	13.

Note: In the event of conflict, the amounts stipulated in the insurance certificate take precedence over the amounts stipulated in the terms and conditions. The insurance certificate will state whether the policy is for Standard or Super coverage, and whether any deviations from the coverage have been agreed.

1. Safety precautions

- what you must do to prevent loss/damage

Also applicable to spouse or cohabitant (Section 4-11 of the Insurance Contracts Act)

- Luggage/personal belongings must be properly secured against theft. The insured person must lock doors and ensure that windows are closed and properly secured to prevent unauthorised persons entering his or her motor vehicle, caravan, boat, holiday cabin, apartment, hotel room or other temporary accommodation (e.g. tent).
- Money and passport must either be carried by/on the insured person or locked in a permanently mounted safe or deposit box in a building or other suitable storage space in a locked room in a building. The key must be kept inaccessible to unauthorised persons.
- Valuables (photo/video/computer equipment and other electrical/optical equipment, mobile phones, watches and jewellery) and cash left in a motor vehicle/boat/caravan must be stored out of sight in a separate locked storage space
- Luggage must be properly and expediently packed to withstand transportation
- PCs/laptop computers/tablets brought onto a helicopter must be kept in a hard case
- The carrier's rules must be complied with when luggage is sent
- The following must not be sent as checked-in luggage:
 - photo/video/computer equipment and other electrical, electronic and optical equipment
 - jewellery, smart watches/watches, cash and documents with cash value
 - bottles, breakable objects, perishable goods and medication
- The carrier's rules concerning attendance time must be complied with.
- For trips beginning at an offshore installation, at least 72 hours must be allowed between the planned time of arrival at the heliport and the time of departure for the next trip.

The right to compensation may otherwise lapse in whole or in part (Section 4-8 of the Insurance Contracts Act).

Deadline for reporting claims

Claims must be reported to Gouda within one year of the insured person/the person entitled to compensation becoming aware of the circumstances giving grounds for the claim. The right to compensation may otherwise lapse.

Complaints

If you are unhappy with any aspect of your insurance, you can contact

- Gouda/Gjensidige's customer ombudsman
- The Norwegian Financial Services Complaints Board (Finansklagenemnda)

2. Definitions

Gouda

Gouda Travel Insurance is part of the Gjensidige Group. The insurer is Gjensidige Forsikring ASA, org. no 995 568 217. 995 568 217.

Sole travel companion

‘Sole travel companion’ refers to the person listed on the same travel document/ticket as the insured person, or who has booked the trip together with the insured person for the purpose of travelling together.

Family

When the insurance covers family, the insurance covers the following:

- spouse or cohabitant
- their children – joint children, children from previous relationships and foster children until the child turns 21 years of age

It is a condition that the child has the same residential address in the Norwegian National Population Register as one of the parents.

Children born to a surrogate mother are insured from the time they are discharged from hospital.

The insurance covers adoptive children from the time at which actual responsibility for the care of the child is transferred.

The insured person

The person whose life and health this policy relates to.

Policyholder

The person who enters into the insurance contract with the company.

Immediate family

- spouse or cohabitant
- children, step children, foster children and daughters/sons-in-law
- parents, step parents, foster parents and parents-in-law
- siblings, and brothers/sisters-in-law
- grandparents and grandchildren, great grandparents and great grandchildren

Cohabitant

By ‘cohabitant’ is meant a person with whom the insured person lives in a marriage-like relationship at a joint address registered in the Population Register.

The insured person

The person who, according to the insurance contract for general insurance, holds the right to compensation or the insurance sum. In liability insurance, the insured person is the person whose liability in damages is covered.

Business trips

A trip under the auspices of the employer that under the rules triggers a per diem allowance, and where more than 50% of the trip’s total duration is related to business. The insurance covers short day trips under the auspices of the employer and natural leisure time during the business trip.

Note:

Holiday trips made in connection with a business trip, either before, during or at the end of the trip, are only covered if the insured person has also purchased holiday and leisure coverage. Natural leisure time during the business trip is covered.

3. Travel insurance

Covered	Not covered
<p>3.1 Who does the insurance policy apply to?</p> <p>Persons specified in the insurance certificate who are members of a Nordic national insurance scheme with full entitlements, have a permanent address (registered in the population register) and live in the Nordic region at least six months of the year.</p> <p>On business trips The insured person's employee(s)</p> <p>On holiday and leisure trips The employee The employee and their family if family coverage is selected</p> <p>Super coverage – when holiday and leisure coverage for families has been selected, the insurance also applies to grandchildren and great grandchildren under the age of 21 who are going to travel or are travelling alone with the insured person.</p>	<p>A cohabiting partner covered by the policy does not have the same rights as a spouse when it comes to payment of death compensation. If no beneficiary has been specified, the claim shall be paid to the insured person's heirs under the law, cf. Section 15-1 of the Insurance Contracts Act</p>
<p>3.2. Where does the insurance policy apply?</p> <p>Travel insurance The whole world – for trips that start and end at the residential address or workplace in the Nordic region.</p> <ul style="list-style-type: none"> In the case of commuters, pupils, students and conscripts in the Nordic region who live at a temporary address different to that registered in the population register, both addresses are considered their residential address. <p>The insurance covers the employee's trips to and from an offshore installation, vessel or similar.</p>	<ul style="list-style-type: none"> At the residential address At the place of work or study, at kindergarten etc. During stays at a vessel/offshore installation if this is the employee's normal place of work On shore leave, unless holiday and leisure coverage has been selected Holiday and leisure trips in countries/areas covered by official travel advice issued by the Norwegian Ministry of Foreign Affairs; see also Clause 14 of the general terms and conditions . On trips and expeditions requiring special planning and equipment in the following areas <ul style="list-style-type: none"> Greenland: Crossing the Greenland ice sheet The Himalayas: at altitudes above 4,500 metres The Arctic/Antarctic
<p>Accident insurance The whole world, 24 hours a day – regardless of whether you are travelling or not.</p>	<ul style="list-style-type: none"> Holiday and leisure trips in countries/areas covered by official travel advice issued by the Norwegian Ministry of Foreign Affairs; see also Clause 14 of the general terms and conditions . On trips and expeditions in special areas – see above

Covered	Not covered
<h3>3.3 What is insured?</h3> <p>What type of trips? The insurance certificate specifies whether the insurance covers business trips or business, holiday and leisure trips, and whether the policy is for Standard or Super coverage.</p> <p>Business FLEX Standard The insurance is valid on all trips with a duration of up to 45 days.</p> <p>Business FLEX Super The insurance is valid on all trips with a duration of up to 90 days, unless otherwise specified in the insurance contract. An extended coverage period can be agreed prior to departure.</p> <p>The duration of the trip is reckoned from the day the person leaves their residential address / place of work in the Nordic region and until they have returned to the same place. For seafarers travelling after signing off, the duration of the trip is reckoned from the time the employee leaves the ship after signing off.</p> <p>Sums insured are stated in the coverage overview and in the terms and conditions.</p>	<ul style="list-style-type: none"> • Items imported to Norway in contravention of applicable customs and tax rules. This applies regardless of when the item was imported. • Financial loss that cannot be documented • Financial loss or damage that is directly/indirectly due to strike, other labour disputes or bankruptcy • Other financial loss • Expenses that others are obliged to reimburse • Expenses <ul style="list-style-type: none"> - for search or rescue missions - for rescue/repatriation of motor vehicle or boat • Injury caused by engaging in <ul style="list-style-type: none"> - riding, combat sports such as boxing, judo, karate and similar, and training for this, at a professional level - uncertified underwater diving - voluntary participation in fights - committing or aiding and abetting criminal acts • Holiday trips made in connection with a business trip, either before, during or at the end of the trip, are only covered if the insured person has also purchased holiday and leisure coverage.

4. Illness/injury – treatment while travelling

Covered	Not covered
<h3>4. Illness/injury</h3> <p>In the event of unexpected acute illness or injury that arises and must be treated during the trip – the insurance covers the following necessary additional expenses:</p> <p>Treatment</p> <ul style="list-style-type: none"> • doctor's visit and prescribed medication • dentist – outside country of residence, for treatment and prescribed medication following serious accidental injury • Eyr Online Doctor* for less serious injury or illness on business and holiday trips outside the country of residence • hospital stays** • physiotherapy and chiropractic treatment prescribed by a doctor • crisis therapy following acute mental crisis** • necessary phone calls in connection with serious illness/injury <p>The liability to pay compensation for one case of illness/accidental injury that requires continuous treatment is limited to the first 60 days after the first doctor's visit. If repatriation is not medically advisable, this deadline may be set aside.</p> <p>Transport and overnight stays</p> <ul style="list-style-type: none"> • The insurance covers transport to/from the place of treatment <ul style="list-style-type: none"> - transport by ambulance - air ambulance, if approved by Gouda - taxi, up to NOK 1,000 per loss event - using own car, NOK 2.50 per km • When necessary** for medical reasons in connection with the insured person's unexpected and acute illness, accidental injury or death, the insurance covers the following: <ul style="list-style-type: none"> - repatriation to the residential address or agreed place of treatment in a country of residence within the Nordic region. In the event of death, funeral service/burial in the location may be covered by up to NOK 50,000 instead of repatriation travel companion/escort – travel and accommodation for one person • Returning home early** due to: <ul style="list-style-type: none"> - serious and unexpected illness, accident or death in the immediate family (see definitions) that occurred after the trip started - serious damage to own home or place of business that requires the insured person's presence • Rejoining the planned travel route • Extended stay on doctor's orders** 	<p>Expenses due to:</p> <ul style="list-style-type: none"> • illness or injury that was known prior to departure if <ul style="list-style-type: none"> - a need for treatment has already been established - deterioration or complications are highly likely • Treatment of chronic or known illness that has led to the following within the last two months prior to departure: • hospitalisation and/or • assessment/treatment by a doctor that is not part of a normal check-up and/or • changes in medication • treatment as a result of use/abuse of alcohol, medication or narcotic substances. This limitation does not apply to children under the age of 16 • cosmetic treatment or surgery • pregnancy or pregnancy-related problems • childbirth or pregnancy complications after the 36th week of pregnancy • dental and periodontal disease or injury from chewing (normal dental treatment) • continued treatment abroad when the treating physician, in consultation with Gouda/the Alarm Centre doctor, considers it advisable to arrange transport home to the Nordic region • recuperative or curative/spa retreats • early return in connection with the end stage of a very serious illness, when the illness was diagnosed before departure. <p>Expenses</p> <ul style="list-style-type: none"> • incurred after the insured person has returned to their home in the Nordic region • arising at the place of work in the Nordic region • for treatment in private clinics in the Nordic region

Covered	Not covered
<p>4. Illness/injury, cont.</p> <p>Call-out** In the event of the insured person's serious medical condition, the insurance covers travel expenses equivalent to travel from the Nordic region and accommodation for up to two persons.</p> <p>Interrupted holiday trip</p> <ul style="list-style-type: none"> Holiday compensation – trips of up to five weeks' duration In the event of acute illness or injury that leads to: <ul style="list-style-type: none"> - bed rest following treatment or examination by a doctor in the location - hospitalisation <p>compensation of NOK 750 per day is granted from and including the date of the first visit to the doctor/hospital admission, for up to ten days per trip.</p> Lost holiday days Lost holidays are covered by up to NOK 1,200 per day per person insured under Standard coverage and up to NOK 1,500 per day per person insured under Super coverage for interrupted holiday trips caused by repatriation or returning home early for reasons warranting compensation. Prepaid expenses for transport and accommodation are covered proportionately according to the point at which the planned holiday was interrupted. For transport using one's own car, a total of NOK 2.50 per km is reckoned (with own leisure craft: NOK 5 per nautical mile) both ways from the residential address to the place where the trip was interrupted. If your sole travel companion or a member of their immediate family (see definitions) is struck by unexpected acute illness or accidental injury, the insurance covers the following: <ul style="list-style-type: none"> - necessary additional expenses for accommodation, rejoining the planned travel route and repatriation - lost holiday days – see above <p>For Super coverage, the following also applies: When compensation is paid for interrupted holidays, prepaid tickets for individual events (football match, concert etc.) that were not used due to the illness/injury are also covered by up to NOK 2,000 per loss event.</p> 	

Covered	Not covered
<p>4. Illness/injury, cont.</p> <p>Return journey</p> <ul style="list-style-type: none"> • Business trip – reasonable and necessary expenses for return trip within two months to the place the stay/trip was interrupted • Holiday and leisure trips –the insurance covers transport expenses for one journey back to the holiday destination within the planned travel period. <p>Replacement by colleague – business trip</p> <p>The policy covers reasonable travel expenses for a colleague to replace the insured person after repatriation or hospitalisation in connection with business travel for reasons warranting compensation.</p> <p>*) The Online Doctor service is provided in collaboration with Eyr Medical. To use the service, download the app 'Eyr' from App Store or Google Play and register using the code received by email.</p> <p>**) Requires prior approval from Gouda or the 24-hour Alarm Centre.</p> <p>For Super coverage, the following also applies:</p> <p>Adaptation of vehicle or residence</p> <p>The policy covers adaptation or modification of the insured person's vehicle or residence due to an illness or accidental injury that occurred during the trip. The costs must have been incurred within one year of the illness or accidental injury.</p> <p>Recruitment expenses</p> <p>If a permanent employee (member of the organisation) dies as a result of an illness or accidental injury that occurred during a trip, the insurance covers reasonable employment costs or expenses for a temporary replacement for up to three months after the accident.</p> <p>Adaptation of workplace</p> <p>If a permanent employee (member of the organisation) is struck by illness or suffers an accidental injury during a trip which leads to loss of functioning in the upper or lower extremities, or impaired vision, the insurance covers reasonable and necessary adaptation of the employee's workplace.</p>	

5. Luggage

Covered	Not covered
<p>5. Luggage</p> <p>In the event of loss or damage caused by:</p> <ul style="list-style-type: none"> • theft, robbery or vandalism (cf. the Penal Code Sections 321, 327 and 351) • fire or water pipe damage • natural disaster (landslide/avalanche, hurricane, flood, storm surge, earthquake and volcanic eruption) • collision, driving off the road or rollover on a public road, with a <ul style="list-style-type: none"> - motor vehicle, trailer, caravan, bicycle/bicycle trailer, electric bicycle or electric scooter • grounding, collision or capsizing of a boat • transport – damage to or loss of checked-in luggage <p>compensation is paid for luggage, i.e. personal belongings for personal use on the journey. This includes:</p> <ul style="list-style-type: none"> • items brought from the residential address and items borrowed from a private individual or rented – for which you are liable in accordance with a rental agreement <p>Separate rules and amount limits apply as follows:</p> <ul style="list-style-type: none"> • For employees of the insured enterprise, the employer's property is covered in accordance with the coverage overview, but comes in addition to the amount limits set for personal luggage • Valuables(photo/video/computer equipment and other electrical/optical equipment, mobile phones, watches and jewellery) • Theft from a tent, beach or pool – limited to a maximum of NOK 5,000 per loss event. • Bicycle with mounted accessories <ul style="list-style-type: none"> - Loss of bicycle in country of residence – up to NOK 3,000 per claim under Standard coverage and NOK 5,000 under Super coverage - Damage to bicycle – up to NOK 3,000 per claim under Standard coverage and NOK 25,000 for one person / maximum NOK 40,000 for a family under Super coverage. • Cash, gift vouchers and equivalent • Keys: Compensation of up to NOK 4,000 per loss event is paid for replacement or reprogramming of lost or damaged keys, electronic keys, gate openers etc. • Travel documents/passport to be replaced during the trip • Other luggage, maximum per item – NOK 15,000 under Standard coverage and NOK 40,000 under Super coverage 	<ul style="list-style-type: none"> • Items belonging to the enterprise, when insured as a member of an organisation • Motor vehicles, trailers and boats, keys, accessories and equipment related thereto. Kayaks and canoes are not considered boats in this context • Driving/safety equipment for the driver or passengers of motor vehicles when used or stored together with the vehicle • Luggage that is lost or misplaced • Items rented during the stay (e.g. bicycle or skiing equipment) • Damage sustained during competitions/races • Loss in the event of embezzlement (cf. Section 324 of the Penal Code), fraud (e.g. misuse of bank or credit card) or illegal acquisition of stolen goods • Vandalism caused by members of the same household • Scratches, marks and cosmetic damage

6. Delays

Covered	Not covered
<h3>6. Delays</h3> <h4>6.1 Delayed luggage</h4> <p>Expenses for the purchase/hire of necessary clothing and equipment to replace what is missing for the period during which the checked-in luggage is delayed.</p> <p>For Super coverage, the following also applies: If an overnight stay is required due to a delayed flight and the checked-in luggage is unavailable, compensation is paid of up to NOK 2,000 per day per person, maximum NOK 5,000. Compensation for a family is limited to NOK 6,000 per day, and a maximum of NOK 20,000.</p> <p>The delay must be confirmed by the carrier (PIR report) and it must be possible to document the purchases.</p>	<ul style="list-style-type: none"> Delayed luggage on arriving home
<h4>6.2 Delayed means of transport</h4> <p>When the means of transport you are using or have planned to use is affected by</p> <ul style="list-style-type: none"> weather conditions an act of terrorism or threat of same technical fault emergency landing traffic accident <ul style="list-style-type: none"> for private vehicles - if vehicle recovery is required <p>• and delayed by 1.5 hours or more the insurance covers necessary additional expenses incurred for the purpose of rejoining the planned travel route using public means of transport. If the delay means it is not possible to continue the trip on the same day, the insurance covers additional expenses for food and accommodation by up to NOK 3,000 per person, maximum NOK 6,000 per family.</p> <p>• and the planned departure by the means of transport you have purchased a ticket for is delayed by four hours or more, the insurance covers reasonable additional expenses for food and/or accommodation by up to NOK 3,000 per person, maximum NOK 6,000 per family.</p> <p>The delay must have taken place or notice of it must have been given after you started the relevant leg of the journey, and it must be possible to obtain written confirmation of this from the tour operator/transport company or vehicle recovery service. It must be possible to document the expenses.</p>	<ul style="list-style-type: none"> Travel expenses that the carrier/tour operator is obliged to reimburse Delays caused by a shortage of personnel Expenses for prepaid accommodation, transport or events

7. Personal safety

Covered	Not covered
7. Personal safety	
<p>7.1 Evacuation in the event of war, terrorism, epidemics and natural disasters</p> <p>In the event of evacuation implemented or ordered by the Norwegian Ministry of Foreign Affairs or the local authorities, the insurance covers necessary additional expenses (travel and accommodation) for transport to the residential address in Norway/the Nordic region, alternatively to the nearest safe destination – by up to the same amount.</p> <p>Prior approval must be obtained from Gouda or the 24-hour Alarm Centre.</p>	<p>Expenses for</p> <ul style="list-style-type: none"> evacuation during a holiday trip if the insured person entered the area after the situation in question arose or was notified.
<p>7.2 Detention</p> <p>If the insured person is detained by the public authorities of a country as a result of war or the risk of war, the insurance will cover paid and documented additional expenses for up to three months for</p> <ul style="list-style-type: none"> accommodation and domestic transport, limited to NOK 25,000 food, limited to NOK 500 per day 	<ul style="list-style-type: none"> Detention, if the insured person has failed to comply with the Ministry of Foreign Affairs' previous request for evacuation
<p>7.3 Psychological first aid</p> <p>The insurance covers expenses for psychological treatment in accordance with the coverage overview, if the insured person experiences a mental crisis as a result of the insured person or a travelling companion, during a trip:</p> <ul style="list-style-type: none"> being seriously injured in an accident being the victim of robbery, assault, rape, a natural disaster or other serious sudden and unforeseen event <p>The insurance covers necessary treatment by a psychologist/psychiatrist for up to two years after the incident occurred</p>	
For Super coverage, the following also applies:	
<p>7.4 Deprivation of liberty</p> <p>Compensation</p> <p>If the insured person is the victim of unlawful deprivation of liberty in the form of</p> <ul style="list-style-type: none"> a kidnapping hijacking (of plane, train or motor vehicle/vessel) or being taken hostage¹ <p>compensation of NOK 3,000 is paid for each whole day that the insured person was retained against their will.</p> <p>Compensation is limited to NOK 20,000 per loss event.</p>	<p>Injuries that are directly or indirectly related to:</p> <ul style="list-style-type: none"> kidnapping/hostage-taking in the country in which the insured person has their residential address kidnapping taking place in Colombia, Mexico, Iraq, Nigeria or the Philippines minors being kidnapped by their parents

Covered	Not covered
7. Personal safety, cont.	
<p>Consultancy services</p> <p>The insurance covers necessary and reasonable fees and expenses to resolve the above-mentioned incidents– including, but not limited to, travel, accommodation, qualified interpreting services, communication and payment of informants.</p> <p>The advisers/consultants must be approved by Gouda in advance.</p> <p>The amount of compensation is limited to NOK 2,500,000 for everyone insured with Gouda who are affected by one and the same incident.</p>	
<p>7.5 Rescue mission</p> <p>For rescue missions triggered by acute illness or accidental injury (see Clause 11), the insurance cover reasonable and necessary expenses for an organised search mission.</p> <p>¹⁾ Hostage – involuntary deprivation of freedom by any person(s) acting as agent(s) for or with the implicit approval of any government or government body, or acting on the behalf of any rebellious party, organisation or group.</p>	

8. Veterinary expenses

Covered	Not covered
8. Veterinary expenses For Super coverage, the following applies: If the insured person’s pet brought along on a trip outside the Nordic countries, but in Europe, suffers acute illness or accidental injury and requires treatment by a veterinary, the insurance covers necessary and documented expenses. The animal must be micro chipped and vaccinated in accordance with the applicable rules in the EU/EEA.	The insurance does not cover veterinary expenses for animals travelling to <ul style="list-style-type: none">• participate in shows• participate in competitions• be used for breeding

9. Cancellation

Covered	Not covered
<p>9. Cancellation</p> <p>If a trip must be cancelled due to:</p> <ul style="list-style-type: none"> unexpected and acute illness, accidental injury or death affecting: <ul style="list-style-type: none"> the insured person, the insured person's sole travel companion or a member of their immediate families (see the definitions) a key person the insured person is dependent on in order to travel (child minder, replacement etc.) or to complete the journey (tour guide/captain etc.) one or more of your travel companions when up to six persons have purchased a trip together the illness/injury must be certified by a doctor and be a serious obstacle to the insured person travelling serious damage to own home or place of business that requires the insured person's presence an act of terrorism or other serious incidents at the destination and where, on the day of departure, official travel advice has been issued by the Ministry of Foreign Affairs advising against all travel to the area where you are planning to travel <p>- that arises after the trip has been prepaid in whole or in part and before the planned departure from the residential address, the insurance covers prepaid expenses for travel, accommodation and leased objects directly related to the cancelled trip.</p> <p>When compensation is paid for a cancelled trip, prepaid tickets for individual events (football match, concert etc.) are also covered.</p> <p>For trips organised and paid for by the enterprise, the insurance covers cancellation costs (travel and accommodation) for the employee(s) who is/are struck by illness/injury as specified in the terms and conditions. The total compensation for this type of trip is limited to NOK 300,000 for all participants.</p>	<p>Cancellation because of:</p> <ul style="list-style-type: none"> a hospital stay/treatment that lasts longer than expected treatment, surgery or rehabilitation stay that was planned/envisioned before the trip was paid in full or in part pregnancy or pregnancy-related problems childbirth after the 36th week of pregnancy the purpose of the trip no longer existing <p>The following:</p> <ul style="list-style-type: none"> direct and indirect taxes that others are obliged to reimburse fixed annual costs of timeshare ownership, renting a cabin or other property, camp/boat site etc. cancellation due to official travel advice advising against travelling to the destination, if travel advice relating to the same incident or situation had been issued when the trip was booked travel and accommodation expenses for other persons than yourself or the persons covered by the insurance travel expenses paid using bonus points/cash points financial loss over and above that mentioned

10. Deductible for hire cars

Covered	Not covered
10. Deductible for hire cars For Super coverage, the following applies: Hire cars – deductible requirement from the car hire company <ul style="list-style-type: none">● On business trips In the event of damage to or theft of a car hired on a business trip, the insurance covers the deductible required by the hire company.● On holiday and leisure trips In the event of damage to or theft of a car hired on a holiday trip with at least one overnight stay, the insurance covers the deductible required by the hire company. The claim must be in accordance with your contract with the hire company and be possible to document.	Deductible for damage to <ul style="list-style-type: none">● a leased car● a car hired through a car pool or a car sharing service● a hire car used to replace the insured person's own car undergoing service/repair

11. Accidents

The travel insurance covers accidental injury for persons specified in the insurance certificate

Covered	Not covered
<p>11. Accidents</p> <ul style="list-style-type: none"> • Medical disability • Death • Expenses for treatment after repatriation including dental treatment, in the event of accidental injury warranting compensation, for up to two years from the injury date. <p>For children under 20 years of age, the insurance covers dental treatment performed by the end of the calendar year in which the insured person turns 22, when this is not covered by the public purse.</p> <p>The maximum amount of compensation for death/disability after the insured person's 70th birthday is NOK 100,000.</p> <p>Compensation for death/disability is not paid after the age of 75; treatment is covered by up to NOK 5,000.</p> <p>Taxi between place of work and place of treatment</p> <p>If the insured person has been admitted to hospital due to an accident, the insurance covers transportation by taxi between the place of work and place of treatment if no other means of transport are possible for medical reasons – up to NOK 1,000 per day.</p> <p>For Super coverage, the following also applies:</p> <p>Fractures</p> <p>If, as a result of an accident, the insured person sustains a fracture of the ankle, tibia, fibula, knee, femur, neck of femur, hip, clavicle, shoulder, arm, elbow or wrist</p> <p>– NOK 5,000 is paid per accident.</p> <p>The injury must be documented by a medical certificate from the treating physician.</p>	<ul style="list-style-type: none"> • Treatment expenses incurred more than two years after the injury date • Dental treatment for children under the age of 18 by a dentist that does not receive a public subsidy • Injury as a result of voluntary participation in a fight or crime • Performance of organised sports that require a licence

Covered	Not covered
11. Accidents, cont.	
What types of injuries are covered?	
<ul style="list-style-type: none"> • Death as a consequence of accidental injury • Permanent medical disability as a consequence of accidental injury <p>By medical disability is meant permanent physical and/or mental impairment. The degree of disability is determined irrespective of occupation, impaired capacity for income-generating employment, leisure activities etc.</p> <p>By accidental injury is meant bodily injury caused by a sudden and unforeseen external physical event (accident event) occurring during the insurance period.</p> <p>Sudden and unforeseen injury is also covered if due to:</p> <ul style="list-style-type: none"> • falls not caused by illness • injuries from twisting a knee or ankle • broken bones (fractures) in the shoulder, arm, wrist, femur, tibia, fibula, ankle or heel bone as a result of a hard and/or awkward landing from a jump 	<ul style="list-style-type: none"> • Injury as a result of participating in a fight or crime • Suicide or attempted suicide. Suicide is covered, however, if the claimant can substantiate that it was due to an acute mental disorder with an external cause, and not to mental illness • Accidental injury as a consequence of an earthquake in Norway • War; see General Terms and Conditions • Nuclear weapons and radioactive radiation; see General Terms and Conditions for maximum amounts per loss event • In the case of military personnel on assignment outside Norway: Injury as a consequence of an act of war, terrorism or riots • Injury ascribed to another illness or poor health/proneness to poor health • Mental injury alone, e.g. shock, where no bodily injuries are sustained at the same time. Mental injury is only covered when physical injury entailing permanent medical impairment warranting compensation is sustained at the same time • The following diseases, diagnoses, medical conditions or injuries, even if it can be demonstrated that they were caused by an accident: <ul style="list-style-type: none"> • 1. Musculoskeletal conditions: <ul style="list-style-type: none"> - myalgia and other unspecified pain conditions - tendinitis, tendinosis and impingement - frozen shoulder - spinal disc herniation - nerve root affection with pain radiation to the arms or legs (sciatica) or other nerve compression - spondylolysis/spondylolisthesis, spondylosis and osteochondrosis • 2. Cardiovascular disease • 3. Fatigue syndromes <ul style="list-style-type: none"> - injury/disease caused by infectious bacteria, virus or other source of infection, e.g. insect stings/bites, all forms of hepatitis and diseases caused by HIV infection - injury caused by medical complications in connection with examination or treatment performed by authorised or unauthorised health personnel - dental injuries as a result of chewing - dental injuries do not entitle to disability compensation - expenses for treatment and stays in private hospitals, outpatient clinics, convalescent homes or hotels

Covered	Not covered
11. Accidents, cont.	
What types of injuries are covered?	
	<ul style="list-style-type: none"> • Injury caused by engaging in <ul style="list-style-type: none"> - combat sports at a professional level, such as boxing, judo, karate and similar, and training for this - organised sports that require a licence - diving to depths of more than 40 metres - expeditions to the Arctic, Antarctic, Greenland and the Himalayas

Death compensation

Death compensation will be paid if the accidental injury leads to death within one year. A deduction will be made for any advance payment of disability compensation for the same injury.

When it can be assumed that a combination of the accidental injury and poor health/proneness to poor health or an impairment were contributory causes to the insured person's death, the amount of compensation will be reduced to the extent that this has contributed to the death.

Applies to accident coverage under the travel insurance:

- In the event of the policy holder/main insured person's death, the compensation will pass to their spouse, or alternatively to heirs pursuant to law or a will. If one of the other insured persons dies, the compensation will pass to the policy holder/main insured person.
- A cohabitant is not equal to a spouse in relation to the payment of death compensation, unless he/she is specified as a beneficiary.

Disability compensation

For 100% disability, disability compensation will be paid in the amount corresponding to the sum insured in the insurance certificate. A proportionate amount of the sum will be paid for partial disability. No disability compensation will be paid should the insured person die within one year of sustaining the injury.

The degree of disability is determined pursuant to parts II and III of the disability table issued by the Ministry of Health and Social Affairs in the Regulations of 21 April 1997. Loss of or injury to a body part or organ that was fully functionally impaired prior to the injury does not entitle to disability compensation. In the case of a previously impaired body part or organ, a deduction will be made when determining the degree of disability.

The final amount of compensation is determined no later than three years after the date of the injury. If there is a possibility that the degree of disability may still change, the settlement shall be based on what must be assumed to be the permanent medical disability considering the insured person's condition three years after the date of the injury.

The total degree of disability caused by one and the same injury cannot exceed 100%.

When it can be assumed that a combination of the accidental injury and poor health/proneness to poor health or an impairment were contributory causes to the insured person's disability, the amount of compensation will be reduced to the extent that it has contributed to the disability.

Applies to accident coverage under the travel insurance:

- Disability compensation passes to the insured person
- Treatment expenses: Original receipts must be submitted. The insurance only covers expenses for which compensation cannot be claimed elsewhere.

12. Liability

The travel insurance covers your liability as a private person when travelling outside the Nordic region and outside the country of residence

Covered	Not covered
12. Liability Liability for what? Liability for injury/damage to a third party's person or property, or material loss <ul style="list-style-type: none"> when the insured person is personally liable under applicable law, and when the damage/loss is confirmed during the insurance period The following is also covered: Liability for leased real property, dwellings or hotel rooms/holiday apartments	Liability in damages <ul style="list-style-type: none"> related to the insured person's profession or commercial activity for damage to property in connection with excavation, blasting, round or sheet piling and demolition work, as well as landslides/avalanches, ground displacement, dam failure or ground settlement, unless otherwise agreed and noted under 'Covered' in relation to spouse/cohabitant, parents, step parents, foster parents, parents-in-law, siblings, children, grandchildren, step children, foster children, and spouses and cohabitants of same. The family relationship at the time when the claim arose is used as the basis for assessment. for damage to the insured person's share of jointly owned items. The ownership at the time when the claim arose is used as the basis for assessment. for non-economic loss (Section 3-5 of the Damage Compensation Act) for defamation and violation of privacy (Section 3-6 of the Damage Compensation Act) based solely on pledge, agreement, contract or guarantee, including final and conclusive liability on the part of the insured person as a result of having waived their rights of recourse for fines, fees etc. for damage to items belonging to another that are used, hired, borrowed or taken delivery of for transportation or safekeeping by the insured person or somebody else on the insured person's behalf, or material loss as a consequence of same damage to fixtures and fittings in hired dwelling or hotel room/holiday apartment as a board member related to the transmission of an infectious disease suffered by the insured person as a result of gradual pollution for damage to items caused by fungi, rot or slow moisture intrusion as a consequence of intentional criminal acts for corruption (Section 1-6 of the Damage Compensation Act) for liability as the owner, driver or user of any motor vehicle, boat, machinery/plant, drone or aircraft (the exception does not apply to small craft and pleasure craft insurance)

Covered	Not covered
12. Liability, cont.	
Liability for what?	

Processing of claims and allocation of legal costs

In the event that claims exceeding the deductible are brought against the insured person or Gouda, and the liability is covered by the insurance contract, Gouda will deal with the case and pay the necessary costs of deciding the claim, subject to the following limitations:

- If only part of the claim is covered by the insurance contract, and Gouda chooses to hire external legal and/or expert assistance, the costs of deciding the claim will be divided between the parties on the basis of their financial interest in the case
- If Gouda is willing to settle a case amicably, or to pay the claim within the limits of the sum insured, Gouda will not cover any further costs relating to the dispute. Gouda is entitled to pay any and all compensation directly to the claimant.
- If the insured person is awarded compensation that exceeds the sum insured, Gouda will compensate the costs of legal proceedings proportionately
- If, without Gouda's consent, the insured person fails to appeal an otherwise binding judgment, Gouda will carry out an independent assessment of whether the awarded compensation and any costs are within the amount covered by the insurance
- Even if the sum insured is exceeded, costs that have been approved in advance by Gouda will be covered, as well as interest on the awarded compensation that is covered by the insurance.

The obligations of the insured person

The insured person is obliged to:

- provide Gouda with such information and documents as the insured person has available and that Gouda needs in order to assess the question of liability and settle the claim
- carry out such investigations as Gouda deems necessary in order to determine whether the loss/claim is covered by the insurance contract
- participate in meetings, negotiations and/or legal proceedings and cover the costs of same

The insured person must not, without Gouda's approval, admit any liability in damages or negotiate about claims for compensation. Without such approval, Gouda is not obliged to settle the claim.

Sum insured

The sum insured is specified in the insurance certificate and applies to each loss event

Deductible

The deductible specified in the insurance certificate will be deducted from the claims settlement for each loss event.

Definitions

- A personal injury is deemed to have occurred when a person dies, is injured or is infected with a disease
- Damage to property is deemed to have occurred in the event of loss of or physical damage to property (including animals and real property), or when electronically stored information is corrupted or lost in some other manner. A financial loss inflicted on a third party as a result of the damage is deemed to be part of the damage.
- By material loss is meant a financial loss that does not arise as the result of injury/damage to a person or property

13. Legal assistance

The travel insurance covers disputes involving the insured person as a private person outside the Nordic region and outside the country of residence

Covered	Not covered
13. Legal assistance	
What expenses are covered?	
<p>When the insured person is party to a dispute, the insurance covers the following:</p> <ul style="list-style-type: none"> • Reasonable and necessary legal fees/expenses • Court fees • Fees/expenses for expert witnesses appointed by the court • Fees/expenses for expert witnesses not appointed by the court, limited upwards to 40% of the sum insured or financial interest at stake • Expenses for witnesses in connection with the main hearing and taking of evidence • Costs of land consolidation cases are covered pursuant to Section 7-1 of the Land Consolidation Act, with the exception of letters c) and d) • Costs awarded in the case when the insured person can substantiate that the opposing party lacks the means to pay 	<ul style="list-style-type: none"> • Court fees in connection with appeals. The provision concerning appeals also applies to other legal remedies • Any costs of the case that the insured person may be ordered to pay pursuant to law or agreement • Expenses incurred before the dispute arose • Costs awarded by previous judicial authorities if, following an appeal, the case is resolved by settlement entailing the parties to cover their own expenses
What disputes?	
<ul style="list-style-type: none"> • Disputes that arise while the insurance policy is in force, with the exception of disputes mentioned in the right-hand column • Disputes warranting compensation in connection with commercial operation of agricultural property insofar as the activity does not generate an annual turnover of more than NOK 100,000 • Dispute concerning a criminal case where the insured person is the injured party 	<ul style="list-style-type: none"> • Criminal cases or disputes arising from illegal trade on the part of the insured person • Disputes relating to libel, (online) harassment, insults and cases concerning liability in damages pursuant to Sections 3-3, 3-5 and 3-6 of the Damage Compensation Act • Disputes related to the insured person's profession or commercial activity • Disputes related to real property other than the insured property or apartment, including disputes concerning physical faults or deficiencies and pure contract disputes concerning property outside the Nordic countries, such as time share apartments etc. If the insured person has household insurance only, the insurance does not cover disputes concerning real property other than the insured person's apartment. • Disputes where the insured person is a party in their capacity as the seller of a property and has taken out change of ownership insurance • Disputes in connection with separation, divorce, child custody, right of access to children, paternity, inheritance, claims for annulment, maintenance payments, division of estate, dissolution of joint financial arrangements established by cohabitants, dissolution of a shared household and division of a jointly owned estate or a deceased person's estate

Covered	Not covered
13. Legal assistance	
What disputes?	
	<ul style="list-style-type: none"> • Disputes concerning the enforcement of claims pursuant to the Enforcement of Claims Act. • Disputes concerning bills of exchange, debt collection cases where the outstanding amount is undisputed, debt settlement proceedings and cases concerning bankruptcy or negotiations for a voluntary arrangement if the insured person is a debtor • Expropriation cases and expert assessment cases in which the insured person seeks to acquire rights to another person's property • Disputes concerning official administrative decisions. Expenses incurred in connection with lawsuits are, however, covered when the right to challenge the administrative decision has been fully utilised. In connection with lawsuits, coverage is not granted for any expenses incurred during the administrative processing of the case • Expenses for legal assistance to legal entities such as a deceased person's estate, housing association, cooperative enterprise, foundation etc., including disputes in which the aforementioned legal entities represent the insured person • Dispute concerning legal fees or expenses for expert witnesses • Disputes between joint owners. The insurance nonetheless covers disputes between owners of different sections in a jointly owned property or between unit holders in one and the same housing association, and disputes between joint owners who have taken out insurance for legal assistance under an agricultural insurance policy. • Disputes involving the insured person's capacity as the owner, driver/operator or user of a motor vehicle or boat when the motor vehicle or boat is not insured with Gouda/Gjensidige • Expenses for legal assistance if the circumstances that gave rise to the dispute existed when the insurance policy entered into force. • Disputes where the insured person's claim has lapsed • Disputes in which the insured person does not have a legal interest • Disputes with Gouda due to a rejection of a claim to cover legal assistance

Covered	Not covered
13. Legal assistance	
What disputes?	
<p>What is a dispute?</p> <ul style="list-style-type: none"> • A dispute exists when a submitted claim is disputed in part or in whole, whether verbally or in writing • The matter of determining whether the case concerns a single dispute or more than one dispute is decided on the basis of an overall assessment. The following factors are among those emphasised in the assessment of whether a dispute exists: <ul style="list-style-type: none"> • whether the claims are made for the same reason or concern the same underlying fact • whether there is a close link between the claims • whether the claims concern the same item, contract or loss • A dispute is deemed to be a single dispute rather than several disputes even if the case comprises several individual issues that are submitted in multiple cases <p>Competent authorities for the resolution of disputes warranting coverage</p> <ul style="list-style-type: none"> • Disputes for which a conciliation board with limited court authority (Section 1 second paragraph of the Courts of Justice Act) or the ordinary courts (Section 1 first paragraph of the Courts of Justice Act) are the competent authority. Legal fees/expenses are nevertheless covered when a case that could have been heard by the ordinary courts is brought before a special court (see Section 2 of the Courts of Justice Act). Under the terms and conditions for legal assistance, the land consolidation court is considered to be on a par with the ordinary courts of law. <p>Notification of legal assistance cases</p> <ul style="list-style-type: none"> • A request shall be submitted to the company as soon as possible and no later than one year after contacting a lawyer • If a lawyer is used in connection with an appeal to an administrative body, the deadline for notifying the company is the date on which the right to challenge the administrative decision has been exhausted • Where several parties are involved on one side of the case, a complete list shall be submitted of all the parties and with whom they are insured. <p>Reasonable and necessary expenses</p> <ul style="list-style-type: none"> • Sections 6-13 and 10-5 and Chapter 20 of the Dispute Act, the Norwegian Code of Conduct for Lawyers and the Norwegian Bar Association's Fee Guidelines provide guidance on what can be deemed to be reasonable and necessary expenses. • If one side of a case involves several parties with similar interests, Gouda may demand that they use the same legal counsel and technical advisers, provided that they are insured with the same company. <p>Information needed by Gouda</p> <ul style="list-style-type: none"> • On receiving a claim for settlement, Gouda has the same right as the insured person to request documentation of how the legal fees have been calculated, i.e. order confirmations, time sheets, specified statements of fees, and Gouda will require documentation that the deductible has been paid. Questions concerning whether the expenses are reasonable can be submitted to the Norwegian Bar Association. <p>Amount insured and deductible</p> <ul style="list-style-type: none"> • The total amount of compensation in any dispute is limited to the sum insured as stated in the insurance certificate. • Regardless of the circumstances, the amount of compensation is limited to the expected financial value of the insured person's interest in the case. • If several parties are involved on one side of the case, the total amount of compensation for all parties on the same side is limited upwards to the sum insured as stated in the insurance certificate. • Unless otherwise stated in the coverage overview, no deductible applies to travel insurance. • Only one deductible is deducted for each dispute, even if several parties are involved on one side of the case. 	

14. General terms and conditions

1. This insurance contract consists of

- the insurance document
- potential contract in the case of collective insurance policies, and is also regulated by
- the Insurance Contracts Act
- other legislation.

The insurance certificate takes precedence over insurance terms and conditions and safety regulations. Special provisions take precedence over general provisions.

2. Norwegian law and jurisdiction

The insurance contract is governed by Norwegian law. Disputes in connection with the insurance contract shall be decided by the Norwegian courts.

3. Guarantee scheme for general insurance

Gjensidige participates in a guarantee scheme for individual/private general insurance that can contribute if the company does not have the money to pay.

4. Currency

Prices, compensation and interest are calculated and settled in Norwegian kroner.

5. One-year contracts are renewed automatically

The insurance contract is a one-year contract that is automatically renewed for one year at a time unless the insured person terminates the policy.

Gouda may change the price and terms and conditions of the contract upon each annual renewal date.

6. Right of cancellation in accordance with the Cancellation Act

Private policy holders are entitled to cancel contracts on the purchase of insurance when the sale has been agreed by phone or online. The right of cancellation is valid for 30 days from the date on which an accident and health insurance policy was entered into, and 14 days for other insurance policies.

Notice of exercising the right of cancellation must be given by the expiry of the cancellation period. The insurance policy will then be terminated and the insured person will only pay insurance premiums and motor liability insurance fees, if applicable, for the days on which the insurance policy was valid.

7. Time-limited insurance

Insurance that has been agreed for a limited time period will cease upon the agreed expiry date without further notice.

8. Outstanding amount

If the insurance ceases during the insurance period, the outstanding amount will be calculated for the remaining part of the insurance period, unless otherwise stated in the applicable insurance certificate.

If you wish to receive the amount, you must state your account number. The amount outstanding to you may also be transferred to another insurance policy with Gjensidige.

9. Direct debit

Payment by direct debit (AvtaleGiro) is conditional on deductions being made in accordance with the payment plan. If a deduction is not made, the remaining amount of the annual premium will fall due.

10. Interest

Interest is calculated in connection with claims settlements pursuant to Sections 8-4 and 18-4 of the Insurance Contracts Act.

11. Termination on change of ownership

The following applies instead of Section 7-2 of the Insurance Contracts Act:

If the object covered by the insurance changes owners, the insurance will lapse. Gjensidige will nevertheless pay compensation for claims that arise within two weeks of the change of ownership. The insurance will under all circumstances lapse when the new owner has taken out insurance.

12. Fraud

In the event of fraud, the right to compensation and reimbursement of the amount paid ceases to apply immediately, and all insurance contracts can be terminated with immediate effect. You may be required to repay any amount of compensation that has already been disbursed.

13. War and serious unrest

The insurance policy does not cover injuries/damage to persons or property caused by

- war or serious unrest in Norway
- war or serious unrest abroad if the insured person travels or moves to an area where there is war or serious unrest, unless otherwise agreed in writing
- participation in war

In the case of accident and health insurance, motor insurance and travel insurance, Gjensidige will nevertheless cover injury/damage

to persons and property caused by

- war or serious unrest abroad if the insured person is already in an area in which war or serious unrest breaks out. The insurance will then be valid for six weeks from such date.

14. Losses resulting from acts of terrorism

Gjensidige's total liability in relation to all customers and other claimants in connection with acts of terrorism is limited to a maximum of NOK 1 billion per loss event. All losses that occur within a period of 48 hours are regarded as one event. If the limit per event is exceeded, the amount of compensation will be reduced correspondingly.

Under all circumstances, losses as a direct or indirect consequence of acts of terrorism are not covered for the following objects/interests:

- dams, tunnels, bridges, airports, railway stations, power plants, buildings with more than 25 storeys
- Objects/interests outside the Nordic countries

The limitations listed above do not apply to travel insurance or accident and health insurance, nor to personal injury that falls under the scope of the Automobile Liability Act or the Act relating to Industrial Injury Insurance.

By act of terrorism is meant an unlawful, tortuous act aimed at the general public, including an act of violence or the hazardous spreading of biological or chemical substances – and that is understood to be carried out for the purpose of influencing political, religious or other ideological bodies or to create fear.

15. Hazardous spreading of biological or chemical substances etc.

In connection with personal injuries that fall under the scope of the Automobile Liability Act or the Act relating to Industrial Injury Insurance, and under travel insurance or accident and health insurance, Gjensidige will cover injury or loss resulting from the hazardous spreading of biological or chemical substances, injuries or losses caused by missiles, nuclear weapons or radiation.

The following limitation applies to travel insurance and accident and health insurance: In connection with losses caused by nuclear weapons or radiation, the total liability in relation to all customers and claimants is limited to a maximum of NOK 500 million per loss event. All losses that result from the same event or are occasioned by a causal chain of events are regarded as one loss event.

For other types of insurance policies, such claims are not covered.

16. Earthquakes and volcanic eruptions

Gjensidige covers losses or damage directly or indirectly caused by or related to earthquakes or volcanic eruptions for:

- accident and health insurance with the exception of accidental injuries caused by earthquakes in Norway
- travel insurance
- personal injuries that fall under the scope of the Automobile Liability Act
- personal injuries that fall under the scope of the Act relating to Industrial Injury Insurance

For other types of insurance, damage/injury or losses or increased losses or damage/injury resulting from earthquakes and volcanic eruptions are not covered.

17. Areas subject to UN or EU sanctions

All liability in damages, and other obligations in relation to the insured person or other parties with rights under the insurance policy, will lapse if meeting the obligation entails a breach of regulations implementing binding decisions made by the UN Security Council or restrictive measures adopted by the European Security Council.

18. The Norwegian Insurance Central Claims Register

All claims reported to an insurance company can be registered in the Norwegian Insurance Central Claims Register. When an insurance company reports a claim to the register, the company will automatically receive an overview of the personal ID number, organisation number and case number, business sector code, company, type of claim, data and the case officer's initials for all claims previously reported for the same customer, including claims filed with other insurance companies. Registered claims are deleted after ten years.

Policyholders have a right to access information, which they can exercise by sending a written request to FINANCE NORWAY, P.O. Box 2473 Solli, NO-0202 Oslo, or to firmapost@fno.no

19. Register of life insurance policies and pension agreements

Finance Norway's Service Office has a register of all life insurance policies and pension agreements to make it easier for insured parties and surviving family members to find information. The register contains names, personal ID numbers, reference numbers and the name of the financial institution.

Policy holders may access information or opt out of being listed in the register by contacting FNO Servicekontor, P.O. Box 2473 Solli, NO-0202 Oslo. See also norskpensjon.no

20. Expert assessment

The basis for compensation and valuation, and matters relating to the calculation of interruption losses, shall be determined by expert assessment if the insured person or Gjensidige so requests. The valuation in the expert assessment is the upper limit for Gjensidige's liability.

The insured person or Gjensidige can claim that the amount of compensation be stipulated on the basis of an expert assessment for physical damage to the following items:

- Motor vehicles, including trailers
- Machinery/plant
- Ships and boats
- Property
- Household contents, assets and operating equipment
- Interruption losses including rental loss
- Valuables

With the exception of interruption losses and rental loss, the expert assessment shall only cover physical damage to the insured item, not other claims relating to the damage.

Expert assessments are carried out by impartial experts. Each party shall choose one expert assessor. If one of the parties so wishes, a special expert assessor can be chosen to appraise specific aspects of interruption losses.

If one party has informed the other in writing of its choice, the other party has a duty to inform the party in question about who it chooses within one week of receiving this information. Before the expert assessment is carried out, the expert assessors appoint an umpire. If one of the parties so demands, this umpire shall be resident outside the parties' home areas and outside the municipality where the loss event took place. If one of the parties fails to choose an expert assessor, one will be appointed by the district court in the jurisdiction in which the expert assessment is made. If the expert assessors are unable to agree on an umpire, one will be appointed in the same manner.

The expert assessors shall obtain such information and carry out such investigations as they deem necessary. They are obliged to carry out their expert assessment on the basis of the insurance contract. The expert assessors will carry out the assessment and answer the questions relating to interruption losses without the

umpire being called in. If they fail to reach agreement, the umpire is called on to give their assessment of the issues on which the expert assessors disagree, based on the same rules. If the umpire is called on, the amount of compensation will be calculated on the basis of the umpire's assessment. However, the amount of compensation shall be within the limits of the expert assessors' assessments.

Each party pays the costs of its own expert assessor. The umpire's fee and any other expenses relating to the expert assessment shall be divided equally between the parties. Gjensidige shall pay the full costs of expert assessments relating to material losses suffered by private customers covered by private insurance where such assessments are requested by Gjensidige. The expert assessment is binding on both parties.

21. Information about the processing of personal data

It is necessary for Gouda to process your personal data in order to enter into and fulfil our insurance contract with you. The data are processed when the contract is renewed, during claims processing and settlement and to administer the customer relationship. We also process your personal data based on our legitimate interest.

This concerns customer follow-up and marketing, for market and customer satisfaction surveys, when developing new and existing services and when logging visits to our website.

For complaints handling, recourse claims and legal processes, we will process your personal data for the purpose of establishing, exercising or defending a legal claim. We also process personal data on the basis of other legal obligations required of the enterprise under other legislation.

If special categories of personal data, such as health information and information about trade union membership, have to be processed to conclude a contract, we will ask for your consent.

Automated individual decisions are used during the purchase of insurance and for processing claims. Profiling can be used in such decisions. If the result of automated individual decisions affects you significantly, you are in some cases entitled to manual intervention. You will be informed of this in the cases concerned.

Gjensidige can make your personal data available to others, for example internally in the group, to service providers and partners, insurance intermediaries, other insurance companies and to the insurance companies' joint registers. This will only be done to the extent permitted under the applicable legislation and when it is not in breach of our duty of confidentiality. Where the duty to disclose information to the public authorities takes precedence over the

duty of confidentiality, we are also entitled to disclose personal data without your consent.

Your personal data will be processed as long as you have an insurance policy with us. After a contract with us has been terminated, we will store the data until the limitation period for the product in question has expired due to potential future claims for compensation that can be traced back to the contractual relationship.

The Personal Data Act allows you to have greater control over your personal data. This means, among other things, that you have a right to request access to your personal data and to have them corrected or erased. In certain cases, you also have a right to object to the processing and a right to request restrictions to the processing. You can object to processing related to direct marketing, and where the processing is based on consent, you are entitled to withdraw such consent. You also have a right to receive the personal data you have provided about yourself and a right to complain to the supervisory authorities. You can exercise your rights via the dedicated login area, or by sending us a written request.

The data controller is Gjensidige Forsikring ASA, Norway, Schweigaards gate 21, NO-0191 Oslo, org no 995 568 217.

Contact address:

Gjensidige Forsikring ASA, P.O. Box 700 Sentrum, NO-0106 Oslo.

You can also contact our data protection officer at personvernombudet@gjensidige.no or by post at:

Gjensidige Forsikring ASA, att. Personvernombudet, P.O. Box 700 Sentrum, NO-0106 Oslo.

Our complete privacy statement is available on our website www.gjensidige.no, or we can send it to you if you submit a written request.

15. Compensation rules

The following applies instead of Section 6-1 of the Insurance Contracts Act:

Reporting claims

- Injury/illness shall be reported to Gouda or the Alarm Centre as soon as possible
- Assault, robbery, theft and break-ins shall also be reported to the police or tour guide/our 24-hour Alarm Centre
- In the event of cancellation, a medical certificate and receipts for cancellation costs must be submitted to Gouda as soon as possible
- The carrier shall be notified immediately of any damage caused by transport

How the amount of compensation is calculated

The amount of compensation is the amount that it will cost Gouda to have the damage repaired/remedied or to re-procure equivalent or materially equivalent items based on the price on the date that the claim arose

The following new-for-old deductions are made:

- photo/video/computer equipment and other electrical, electronic and optical equipment: 10% per year
- mobile phones, smart/activity tracker watches and tablets: 20 % per year
- clothes, shoes, outdoor/sport equipment and glasses: 10% per year
- bicycle/electric bicycle: 20 % per year from the year in which the bicycle is five years old
- other luggage: new-for-old deduction based on probable period of use and wear

The deduction is limited upwards to 80%.

On a case-by-case basis, Gouda will consider whether cash compensation may be paid to the insured person. The cash compensation will be equal to the amount that Gouda would have paid for repairs/re-procurement.

Deductible

The agreed deductible is deducted from the claims settlement. The deductible shall be deducted before any further reduction of the amount of compensation pursuant to law.

Settlement of claims

Claims will be settled in step with the repairs that are carried out or when an overview of the damage/expenses is available. It must be possible to document the claim.

Gouda may pay any doctor's fees, hospital expenses and expenses for repatriation directly to the treatment institution/carrier.

The amount of compensation may be reduced in the case of gross negligence and intent.

The amount of compensation may be reduced if the insured person has inflicted the loss/damage intentionally or by gross negligence.

This also applies if the loss/damage was inflicted by the insured person's spouse, or cohabitant registered with a joint address in the Population Register.

Items that are found

If items for which Gouda has paid compensation are found, the insured person can keep the item in return for repayment of the compensation. The item will otherwise pass to Gouda.

Gouda Travel Insurance
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