



Annual travel insurance

Terms and conditions 625.3

Effective August 2015

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Contact Gouda Reiseforsikring

Service centre

+47 24 14 45 70
post@gouda.no

Claims centre

+47 24 14 45 70
skade@gouda.no

Your questions can also be answered on our website gouda.no

Insurance terms and conditions 625.3

About Gouda Reiseforsikring

Specialists in travel insurance

Gouda Reiseforsikring is one of the North's largest travel insurance companies and has been operating in Norway since 2002. Gouda Reiseforsikring is part of Gjensidige Forsikring ASA, Norway. The company has provided life insurance, health insurance and insurance of valuables since the first fire office was established in 1816. Gouda continues as part of Gjensidige's Nordic branch.

Gouda Reiseforsikring helps travellers - on holiday and while working

Gouda Reiseforsikring offers a broad range of quality products to private and business travellers as well as foreign posting insurance. Together with the more than 300 travel agencies and 250 insurance brokers that sell Gouda travel insurance, we offer specialised, personal and thorough advice to travellers on holiday and business travellers.

Terms and conditions

A. Area of cover and duration

The insurance is valid on trips by common means of transport, and during stays connected with the trip, anywhere in the world. For standard cover, the insurance is limited to trips having at least one overnight stay or to trips made by air transport. Standard cover is not valid for official, work-related travel.

The duration of the insurance is detailed on the insurance certificate.

On trips to areas the Norwegian Foreign Office has issued travel advice for due to an increased risk of war or acts of terrorism, danger of riots or similar disturbances of the peace, epidemics or disasters, the insurance does not cover damage/loss resulting directly from these types of risks. Gouda can issue special additional insurances for these types of areas, depending on the type and length of the trip.

The insurance certificate will show whether Standard or Super cover is chosen.

The insurance is valid on trips lasting up to 45 days. The length of the trip is measured from the day of departure from your residential address in Norway, registered on the insurance certificate, until you are back at the same address, provided that this point in time is within the period you have taken out travel insurance for. It is a prerequisite that the premium is paid prior to departure and by the time specified by the payment notice at the very latest.

If the trip will last longer than 45 days, it is possible to take out additional insurance in advance for the surplus days.

B. Who is covered by the insurance

The insurance covers the individual(s) mentioned on the insurance certificate who are full members of the Norwegian National Insurance Scheme, have a permanent residential address in Norway registered in the National Population Register, and who will be returning to Norway at the end of the trip.

Persons who have reached their 75th birthday cannot purchase the insurance, but can apply for single-trip travel insurance (travel insurance for seniors). In the event the already insured person turns 75 years of age, the insured person may renew the insurance.

If a family policy is taken out, the following are covered:

- a) Any spouse/cohabitant that is co-insured must share a residential address with the insured, registered in the Norwegian National Population Register. A cohabitant covered by the policy does not have the same rights as a spouse when it comes

to the payment of death benefit. If no beneficiary is named, the death benefit will be paid to the insured's heirs in accordance with law or testament, cf. Section 15-1 of the Norwegian Act relating to insurance contracts (FAL).

- b) Biological children, adoptive and foster children are covered by the family insurance until the child has turned 21 years old. It is a prerequisite that the child has the same residential address in the Norwegian National Population Register as one of the parents. Adoptive children are covered from the moment actual responsibility for the care of the child is assumed.

Under super cover, the grandchildren and great grandchildren younger than 21 years are covered by the insurance when they travel with the insured.

C. Contact in case of a claim while travelling and documents the insured must bring along

If the insured is injured and needs help, this paragraph provides guidance on what to do. A notice of claim form can be downloaded from www.gouda.no.

Emergencies:

Should the insured person experience an emergency that concerns the travel insurance on the trip, we ask that the insured person, the attending Gouda's Alarm Centre, doctor or the 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 on the following phone number/address:

Gouda Alarm Centre

Telephone +45 33 15 60 60

Telefax +45 33 15 60 61

e-mail: alarm@gouda.dk

When you contact the Gouda Alarm Centre, you will speak to a service coordinator who will provide you with the necessary assistance. If the inquiry relates to illness or an accident, doctors are on hand to initiate a dialogue with the attending doctor. The insured person is required to follow the directions provided by the doctor and the Alarm Centre.

All other cases:

In all other cases, when submitting claims for refund, you must write to or contact our office in Oslo. You can also contact the Oslo office to discuss claim questions that are not emergencies.

Gouda Reiserforsikring

Postboks 700 Sentrum, 0106 Oslo

Telephone: +47 24 14 45 70 / Telefax: +47 24 14 45 71

email: skade@gouda.no

Instructions for different types of cases: For obvious reasons, we cannot foresee every type of injury or accident that the insured may experience during his or her trip, but in this paragraph we explain what to do in the event something happens that relates to this insurance cover.

The description below must always be understood in conjunction with the terms and conditions for each individual cover, cf. paragraph E:

Serious illness/injury/death

Please contact the Gouda Alarm Centre immediately, unless the inquiry relates to a normal doctor's visit estimated to cost no more than NOK 2,500 in total. The Gouda Alarm Centre will provide guidance and, if necessary, will allocate a doctor to the case to ensure that the insured person receives the optimal treatment. The Gouda Alarm Centre, in cases covered by the insurance, will be able to provide the hospital or doctor with a guarantee, so that the insured person does not have to pay large sums himself/herself.

The claim form must be submitted to Gouda's Oslo office as soon as possible. Make sure to obtain the necessary documentation regarding the treatment and a medical certificate that includes the diagnosis and information on any medications prescribed.

The insurance covers treatment in private and public treatment centres outside the Nordic countries. For travel to EU/EEA countries, the insured should carry a European Health Insurance Card in order to be entitled to medical treatment. The necessary documentation can be ordered from HELFO's website.

Delayed Luggage

The claim form, including a confirmation of the delay from the transport company, the original luggage tag, and original receipts from replacement purchases, must be submitted to Gouda's Oslo office as soon as possible.

Luggage Insurance

In the event of theft, assault, robbery etc., Gouda's obligation to pay damages is contingent on the insured person having reported the event to the local police immediately. If the luggage is damaged in transit or while in the care of the airline, the insured must report the damage to the company in question and obtain documentation of this report (PIR report). If the damage has resulted in a loss valued at more than NOK 10,000, you must

contact Gouda's Oslo office immediately, and then send a claim form to Gouda's Oslo office as soon as possible. Enclose the original receipt issued by the relevant authority for the report of the theft/damage, and original documentation of the value of the stolen or damaged items.

Emergency return home

The Alarm Centre should be contacted immediately for an assessment of whether the circumstances entitle the insured person to compensation for an emergency return home. If it does, the Alarm Centre will organise the emergency trip home and any return.

Personal liability

Contact Gouda's Oslo office as soon as possible to discuss the case with them. If the insured person needs immediate assistance, you are welcome to contact the Gouda Alarm Centre.

The insured must never admit personal liability. Let Gouda make the decision about personal liability. If the insured admits personal liability, he/she risks having to pay compensation him/herself, including for damages the insured may not be liable for.

Legal assistance

Contact Gouda's Oslo office as soon as possible to discuss the case with them.

Cancellation due to illness

In cases of cancellation due to illness, it is a prerequisite that the insured person is in possession of a medical certificate that confirms acute illness and states that travel is not advisable on medical grounds. Therefore, a doctor should be consulted in order to discuss the situation with him/her. Following this, contact Gouda's Oslo office. Remember to cancel your ticket with the travel agency immediately upon learning that you cannot travel.

D. Definitions

Acute illness:

This means acute and unexpected illness or an acute and unexpected deterioration of an existing or chronic illness.

Alarm Centre:**Gouda Alarm Centre**

A.C. Meyers Vænge 9

2450 København SV

Denmark

Telephone +45 33 15 60 60, Telefax: +45 33 15 60 61

email: alarm@gouda.dk

Sole travel companion/escort:

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

The Insured:

The person whose life and health this policy relates to.

Policyholder:

The person who enters into the insurance agreement with the Company.

Gouda:

Gouda Rejsforsikring – part of the Gjensidige Group. The Insurer is Gjensidige Forsikring ASA, Norway, Business Org. No. 995 568 217.

Doctor:

“Doctor” refers to someone who is trained and has been authorised as a doctor by the authorities in the country in question, and who is not the insured person, related to the insured person, or travelling with the insured person.

Extra expenses:

Additional expenses are expenses the insured person is required to pay in connection with damage/an event that is covered by this insurance. If the expenses would have been incurred irrespective of the insured event, the expenses are not considered to be extra and are therefore not covered.

Travel expenses:

Reasonable additional expenses for transport, though maximum equivalent to the price of an economy-class ticket on an ordinary passenger flight.

Cohabitant:

“Cohabitant” refers to the person the insured person lives with in a marriage-like relationship and who is registered at the same address as the insured person in the Norwegian Population Register when the insurance is taken out.

The insured:

The person who according to the insurance agreement holds the right to compensation or the insurance sum. For third-party liability insurance, the insured is the person for whom third-party liability compensation is covered.

Parents-in-law/brothers-in-law/sisters-in-law:

By parents-in-law/brother-in-law/sister-in-law are meant siblings of a spouse, as well as parents/siblings of a cohabitant.

Travel companion/escort:

Person who is already with the insured at the destination.

Chewing damage:

Chewing damage refers to dental damage from eating, caused by an unexpected foreign object in food.

E. Scope of the insurance cover

1. Luggage Insurance

The maximum cover amounts for Standard and Super cover, respectively, are shown in the table on page 3. The insurance certificate shows which type of cover is chosen.

1.1 Safety Regulations

It is a prerequisite for cover that the policyholder complies with the following safety regulations:

Safety regulations are due diligence regulations established to prevent and limit damage/loss. If the policyholder is in breach of a safety regulation, Gouda's liability may be reduced or become null and void.

1.1.1 The policyholder must not leave insured items unattended.

This includes an obligation to ensure that all belongings are brought along when leaving a location.

1.1.2 When insured items are left, the insured must lock doors and ensure that windows are closed and appropriately secured to prevent unauthorised persons from gaining access to vehicles, caravans, boats, cabins, flats, hotel rooms or other temporary homes (such as tents).

1.1.3 With regard to money and passport(s), the insured person must either carry them with her/him, or keep them locked in a permanently mounted safe/safe box in a building or in a suitable place of safekeeping in a locked room in a building. The keys shall be kept inaccessible to unauthorised persons.

1.1.4 With regard to items mentioned in Section 1.2.3 that are not in use, the policyholder must make sure to keep these appropriately locked up. The keys shall be kept inaccessible to unauthorised persons. If locked storage is unavailable, the insured shall carry the items on his or her person. If such items are kept in a motor vehicle

or caravan, they must be placed in a closed glove compartment or a locked boot/ski box or removed if the vehicle does not have a glove compartment/boot/ski box.

1.1.5 The insured items must not be left in vehicles, motor homes, boats or tents overnight or in locations of this kind that are left unattended for over 24 hours. The night is defined as the time from which one leaves the storage place during the day and until resuming use of it again the next day, and all cases in which vehicles/motor homes/boats/tents are left between midnight and 6 a.m.

1.1.6 The policyholder must ensure that the insured items are sufficiently and properly packaged and secured to withstand the relevant form of transport. Electronic equipment brought onto boats/canoes/kayaks must be placed in waterproof packaging.

1.1.7 The insured must comply with the provisions stipulated by the transport company regarding content and packaging/labelling.

1.1.8 The insured person must not send money, jewellery, watches, glasses/sunglasses, precious stones, precious metals, camera/video/DVD and computer equipment, mobile phones, audio playback equipment, electronic equipment, delicate items and perishable goods in checked luggage.

1.2 What the insurance covers/limitations:

Luggage refers to personal belongings the insured person has brought with him/her for his/her own personal use on the trip. If the insured travels along with the form of transport, checked luggage is also covered. This does not apply if the separation is caused only by the transport company's actions/handling of luggage.

1.2.1 Money is compensated up to NOK 3,000 per claim for families with Super cover cash is compensated up to NOK 6,000.

1.2.2 Expenses for lost tickets (travel documents) and passport(s) are covered by up to NOK 10,000 per person and NOK 15,000 per family under Super cover, and up to NOK 5,000,- per person and 10 000,- per family under Standard cover. It is a prerequisite that the loss is not compensated by other means.

1.2.3 In the event of loss/damage to the following items, compensation of up to NOK 20,000 is paid per claim under Super cover, and up to NOK 10,000 per with Standard cover

- a)** jewellery, watches, pearls, precious stones, noble metals, eyeglasses, mobile phone/smartphone, photography/video/optical equipment, radio/TV, audio playback equipment, DVDs/CDs, laptop/tablet/computer equipment and other electronic equipment devices
- b)** antiques, art objects, carpets, furs, musical instruments, weapons and sports equipment (including fishing/skiing/snowboarding/golfing and diving equipment), driving equipment related to a motor vehicle (such as driving outfit, helmet, gloves and boots; see Section 1.4.1.)

1.2.4 For single items not mentioned in Section 1.2.3, compensation of up to NOK 20,000 is paid per claim with Super cover, and NOK 6,000 is paid with Standard cover.

1.2.5 In the event of theft from a vehicle, compensation is limited to a maximum of NOK 10,000 per person and NOK 20,000 per family under Super cover, and a maximum of NOK 5,000 per person and NOK 10,000 per family under Standard cover. In the event of theft from a tent, beach or pool, compensation is limited to a maximum of NOK 5,000 per claim.

1.2.6 In the event of loss/damage to a bicycle outside the municipality of residence, education or work, the compensation is limited to a maximum of NOK 5,000 per claim under Super cover and up to NOK 2,500 per claim under Standard cover.

1.2.7 Mobile telephones are compensated by up to NOK 3,000 per claim.

1.3 Liability is assumed for the following losses/damages:

1.3.1 Theft of luggage. Theft is defined as the taking away of belongings that the insured has in his/her possession, in accordance with sections 321, 322 and 323 of the Norwegian General Civil Penal Code. When belongings are lost/misplaced and are later retained by their finder, this is not considered theft.

1.3.2 Robbery pursuant to sections 327 and 328 of the General Civil Penal Code.

1.3.3 Vandalism, pursuant to sections 351, 352 and 353 of the General Civil Penal Code, when this takes place in connection with theft, robbery or a break-in.

1.3.4 Natural disasters. Loss/damage due to natural disaster is defined as damage resulting directly from natural disasters such as avalanches, deluges, storms, storm surges, earthquakes or volcanic eruptions, cf. the Norwegian Act relating to Natural Disaster Insurance.

1.3.5 Traffic accident involving a motor vehicle, boat, caravan or cycle. "Traffic accident" can refer to e.g. collision, driving off public roads as the result of an extraordinary traffic-related factor, as well as shipwreck due to collision, grounding or capsizing.

1.3.6 Fire/soot, direct hits by lightning, explosions, and water seepage or liquids in the building. Fire is defined as flames that are out of control.

1.3.7 Loss of/damage to personal luggage that is checked in.

1.3.8 Delayed luggage. When checked luggage arrives at least 4 hours late to the destination, and the delay is confirmed by the carrier (Property Irregularity Report), a refund is paid for necessary expenses documented with original receipts for the purchase of clothes and toiletries for use during the time the luggage is missing. For Super cover, delayed luggage is compensated from NOK 2,000 per person per day up to a maximum of NOK 5,000. For Standard cover, delayed luggage is compensated from NOK 1,500 per person

per day up to a maximum of NOK 2,000. For family cover when three or more members have delayed luggage, Super cover compensates up to NOK 6,000 per day up to a maximum of NOK 20,000, and Standard cover compensates up to NOK 3,000 per day up to a maximum of NOK 4,000.

For Super cover: If checked luggage is not available due to a delayed flight that entails an involuntary overnight stay, the insurance covers up to NOK 500 per day per person up to a maximum of NOK 2,000. For family cover involving three or more travellers, compensation amounts to NOK 1,500 up to a maximum of 2,500.

Compensation for delayed luggage is not paid when landing in one of the Nordic countries on the return journey.

1.4 Exceptions

The insurance does not cover:

1.4.1 Motor vehicles and mobile homes and accessories.

"Accessories" means spare parts and fixed equipment such as stereo system, GPS, mobile phone and ski box/top box. However, motor vehicle equipment such as driving suit, helmet, gloves and boots are also defined as accessories when in use, or when stored together with the vehicle.

1.4.2 Boats, sailboards, surfboards and accessories.

1.4.3 Parachute, hang/paraglider and accessories.

1.4.4 Household effects, furniture and removal goods.

1.4.5 Goods and samples, tools and measuring instruments.

1.4.6 Drawings, manuscripts, documents, traveller's checks, and all types of securities.

1.4.7 Collections

"Collection" is defined as objects/articles of interest for collectors/valuable to collectors such as art, authentic carpets, weapons, coins, notes and stamp collections.

1.4.8 Animals

1.4.9 Damage caused by the normal use of the item.

1.4.10 Loss/damage to a bicycle outside the municipality of residence, education or work.

1.4.11 Minor damage to suitcases, bags, backpacks, strollers and bicycles such as e.g. scratches, minor damage to corners, or stains.

1.4.12 Checked-in strollers/bicycles

1.4.13 Damage that occurred during transport to a checked-in suitcase, bag or backpack.

1.4.14 Consequential damages, e.g. as a consequence of damage to fragile items, due to perishable goods or liquids that spill during transport.

1.4.15 Financial loss beyond the loss/damage to the insured items, or loss that is a direct consequence of lost/damaged luggage.

1.4.16 Food and beverages

The insurance does not cover the following:

1.4.17 The insurance is not effectual whilst the insured person is at work during working hours, at home or in an educational facility in Norway during teaching time (nursery/school/university/university college/military service etc.).

The insurance does not cover loss/damage to belongings that are kept in the locations mentioned above, regardless of time of day, whilst the insured person is travelling.

1.5 Claim settlement and calculation of compensation

Section 6-1 of the Insurance Contracts Act does not apply.

The duties of the insured person in connection with the settlement of a claim

1.5.1 As soon as possible, the insured must provide Gouda with the information and documentation that is available to the insured person and that the company needs to calculate its liability and pay compensation, such as original receipts and warranty certificates.

Theft, robbery, assault, stolen bags and vandalism must also be reported to the police. Loss/damage that occurs during transport must be reported to the transport company in accordance with the transport company's rules.

If loss or damage has occurred, the onus of proof that an insured event has taken place is on the insured person. It is important to have written confirmation that the loss/damage has been reported in the location where it took place when submitting the claim for compensation subsequent to an insured event.

The right to compensation may be lost if the claim has not been made to Gouda within one year of the insured person becoming aware of the basis for the claim.

1.5.2 Damaged items must be kept, and must be sent to Gouda upon request.

Miscellaneous

1.5.3 If loss or damage (including loss of recourse claims for Gouda) occurs because the insured person intentionally or through gross negligence has disregarded his/her duties, the company's liability may be reduced or cease to apply. The decision shall be based on an assessment of the level of blame, the course of events and the general situation; see Section 4-10 of the Insurance Contracts Act.

1.5.4 Compensation for loss/damage is paid up to the specified insurance sum, but never in excess of the insured value. The insured value is equivalent to what it would cost to purchase a similar item on the day the damage occurred. Deductions are made for impairment due to age, usage and deterioration in usefulness. When calculating impairment, the probable useful life of the objects is taken into consideration.

For mobile phones, tablets, digital cameras and laptops, a new-for-old deduction of 25% is made for every year that has commenced since the date on which the item was purchased/acquired.

For brand-name items such as shoes, clothing, sunglasses, watches, etc., the company can require that a warranty certificate or receipt/account statement be presented showing details of the purchase. If the insured should fail to submit such documentation upon request, compensation will be determined at the discretion of the company or no compensation will be paid at all.

1.5.5 Compensation for lost/damaged luggage or related expenses that is in excess of the actual financial losses suffered by the insured person, cannot be claimed. Losses that are refunded by others are therefore not covered.

If multiple insurances cover the damage, the companies must be notified and the companies' joint liability cannot exceed the real loss.

If compensation for a loss can be claimed from others, the company will pursue the insured person's compensation claim for the part of the insured person's loss which has been disbursed under the policy.

1.5.6 Items that were purchased second-hand, or that were received as an inheritance or gift, will be replaced according to their market value.

1.5.7 Gouda has favourable agreements with various providers of goods and services that are used in connection with the settlement of claims.

Compensation is calculated based on what it would cost Gouda to

- a) repair/remedy damage, or
- b) acquire an equivalent or substantially equivalent item at the price at the time the item was damaged.

Gouda decides which of these alternatives will be used and which repair shop/supplier to use. With any claim, Gouda will consider whether the insured person should receive a cash settlement. The cash settlement will be equivalent to the sum Gouda would have paid for repairs/replacement.

1.5.8 When lost items are recovered, the insured person must notify Gouda immediately.

When lost items are recovered after compensation has been paid, the insured is entitled to retain the items if she/he repays the compensation. The insured must inform the Company of this in writing, and repay the compensation within 14 days of the item having been recovered. If this is not done, the item belongs to Gouda.

1.5.9 Gouda has the right to check the information provided by the insured person by contacting shops or others.

1.5.10 Gouda is not required to pay compensation before it has conducted the necessary investigations.

1.5.11 Should the insured person's right to compensation be wholly or partly voided as a result of the insured person's actions or omissions, the same consequence is invoked by similar actions or omissions carried out by the insured person's spouse or persons the insured person lives in an established relationship with, cf. Section 4-11 of the Insurance Contracts Act.

1.5.12 Gouda's right to terminate.

Gouda can terminate the insurance contract with a two month notice when there is a breach of the safety regulations in connection with a claim. Likewise, the company may terminate the insurance contract with the same notification period if at least 3 claims have been made against Gouda under this contract during the last 12 months, or when the sequence of events relating to the claim deviates significantly from the norm.

2. Travel illness cover

2.1 What the insurance covers

The insurance covers:

- Expenses arising from necessary and normal medical treatment outside Norway, which occurs during the contract period whilst the insured person is travelling and which is caused by sudden acute illness or a serious accidental injury
- Necessary and documented additional expenses to cover travel, food and accommodation when the insured person for medical reasons and on the order of a Doctor must postpone a planned return home or cannot continue his or her journey as planned
- Dental treatment outside Norway, cf. Section 2.1.2
- Additional expenses relating to a travel companion, cf. Section 2.1.3.

2.1.1 Medical expenses

2.1.1.1 Medical treatment, hospital stays, treatment expenses in hospital, bandages and medicine requisitioned by a doctor.

2.1.1.2 Urgent medical attention on the scene in the event of the insured person becoming the victim of a major accident or serious traumatic incident involving several people. It is a prerequisite for cover that Gouda's doctor/psychologist determines that urgent attention is necessary.

2.1.1.3 Transport by ambulance from the scene of the illness/accident to the treatment facility (incl. air ambulance if this has been approved by Gouda).

2.1.1.4 Necessary and documented transport to and from the treatment facility for the insured person is covered by up to a maximum of NOK 1 000. For travel by private vehicle, the rate is NOK 2.50 per km.

2.1.1.5 Necessary telephone expenses are covered up to NOK 1,000.

2.1.1.6 Expenses accumulated after the insured person has returned to his or her home in Norway is not covered.

2.1.2 Dental treatment outside Norway:

2.1.2.1 Dentist expenses in connection with treatment of accidental injuries that occurred on the trip are compensated by a maximum of NOK 5,000 per claim.

2.1.2.2 Dentist expenses in connection with treatment of acute dental disease/chewing damage that occurred on the trip are compensated by a maximum of NOK 1,000 per claim.

2.1.3 Sole travel companion

Necessary and documented additional expenses to cover travel, food and accommodation when a scheduled return journey/further journey must be postponed/changed because the insured's sole travel companion becomes acutely ill, suffers serious accidental injuries or death.

Additional expenses are also compensated when acute and serious illness, a serious accidental injury or death occurs in the immediate family of the sole travel companion, as defined in Section 6.1.1, and the travel companion is summoned home as a consequence of this. Compensation is limited to NOK 25,000 per claim.

The sole companion is defined as either the person mentioned on the same travel document or ticket as the insured person, or the person who has taken out insurance for the trip along with the insured person, with the intention of only these two taking the trip.

2.1.4 Arrangements/excursions

For Super cover: The insurance covers up to NOK 2,000 per claim for pre-paid arrangements and excursions that cannot be attended because of hospitalisation or because a local doctor forbids the insured to participate. This compensation cannot be disbursed in addition to the curtailment compensation in Section 7.

2.1.5 Veterinary expenses

For Super Cover: Cover applies for pets owned by the insured and that are taken along on the trip. The animal must be micro chipped and vaccinated in accordance with the applicable rules in the EU/EEA. The insurance will compensate NOK 1,000 per claim for necessary and documented veterinary expenses necessitated by acute illness or injury occurring during travel outside of the Nordic region but within the EU/EEA. The insurance does not apply to animals that are travelling to participate in exhibitions, competitions or be used for breeding.

2.2 Exceptions

The insurance does not cover expenses arising from the following:

2.2.1 Treatment of chronic or known illness that has led to the following within the last 5 months prior to departure:

- a) hospitalization and/or
- b) assessment/treatment by a doctor, which is not part of a normal check-up and/or
- c) changes to medication.

2.2.2 High-risk activities, as follows:

- a) combat sports at a professional level, such as boxing, judo, karate and similar, and training for this
- b) voluntary participation in fights
- c) committing or contributing to a crime.

2.2.3 Treatment or accommodation expenses in Norway and at private clinics in the other Nordic countries.

2.2.4 Treatment or stays after the insured person has refused to be repatriated when Gouda's doctor has decided that the insured person should be repatriated.

2.2.5 Treatment or stays in cases where Gouda's doctor has determined that treatment can wait until after the insured has returned to Norway.

2.2.6 When the insured person fails to comply with orders from the attending doctor and/or Gouda's doctor, or has failed to attend scheduled check-ups during the last 5 months prior to departure.

2.2.7 Treatment in cases where the insured person has been booked in for, referred by a doctor to or is on a waiting list for evaluation, examination, diagnosing or treatment due to symptoms of illness/disease.

2.2.8 Treatment which was known to be required prior to departure, expenses arising from travel to treatment facilities or medical complications resulting from such treatment.

2.2.9 Pregnancy or abortion, including pregnancy-related illness/morbidity. Serious and acute complications prior to the 36th week of the pregnancy are covered.

2.2.10 The insurance does not cover treatment due to, and/or expenses as a result of, the use/abuse of alcohol, medication or narcotic substances. This limitation does not apply to children under the age of 16.

Furthermore, the insurance does not cover expenses relating to the following:

2.2.11 Glasses, contact lenses, hearing aids, dentures or other prostheses.

2.2.12 Recuperative or curative/spa retreats.

2.2.13 Financial losses other than those mentioned in Section 2.1.

2.3 Limitations

Compensation liability for one illness/accidental injury that requires continuous treatment is limited to the first 30 days after the first doctor's visit. If repatriation is not medically appropriate, this deadline may be set aside.

3. Accident Insurance

The insurance covers accidental injuries that befall the insured person. An accidental injury is defined as a physical injury to the body caused by a sudden and unexpected physical event – an accident – which occurs during the insurance period. The insured event is considered to have happened at the time of the accident, even if the consequences of the injury are not yet clear.

3.0 Maximum sum

The maximum sum is noted in the contract, and applies to death or 100% medical disability as a direct consequence of an accident. Separate sums covered apply to children under the age of 21.

3.0.1 Treatment expenses arising after the insured person has returned to his or her home in Norway, which result from the accidental injury, are compensated in a maximum amount of NOK 25,000 under Super cover and NOK 10,000 under Standard cover.

3.0.2 Maximum compensation for death/disability after the 70th birthday of the insured person is NOK 100,000. Compensation for death/disability will not be paid after the 75th birthday of the person insured. After the age of 75, accrued treatment expenses after return to Norway will be compensated with up to NOK 5,000 per claim.

3.1. Injuries Gouda is liable for and applicable limitations

Death

3.1.1 When an accident that is covered by the insurance causes the insured to die within a year, the death benefit listed in the insurance certificate will be paid, less any previously paid disability compensation.

If the insured dies of another cause within one year of the date of the injury, neither the death benefit nor the disability compensation will be paid. **3.1.1** When an accident that is covered by the insurance leads to the death of the insured person within one year, the death benefit listed in the insurance certificate will not be paid, but instead the disability benefit in accordance with the degree of disability that would have been present if death had not occurred.

Permanent medical disability

3.1.2 The insured person is entitled to a disability benefit if an accidental injury has led to a medical disability that is assumed to be permanent. In the event of 100 % disability, the total sum insured will be paid, and in the event of a part disability, the equivalent percentage of the sum insured will be paid. It is a prerequisite for the cover that the insured is alive at the time the compensation is paid.

The degree of medical disability is established on the basis of the disability tables published by the Ministry of Labour and Social

Affairs in regulation dated 21/04/1997, parts I and II, but not by the other legislation governing the National Insurance Scheme. The assessment shall be made solely on the basis of the table.

For injuries that are not included in the table, the degree of disability is determined based on an expert comparison with the injuries in the table. For disabilities of the limbs and organs mentioned, the rates in the table set the limits for Gouda's liability in every circumstance. For complex injuries in individual organs or limbs, the collective loss of functional ability is evaluated in relation to the rate for complete loss of function in the limb in question. The degree of disability for the loss of multiple limbs or organs cannot in combination exceed 100%. The loss of or damage to a limb or organ that could not be used at all prior to the accident does not entitle the insured to compensation. If a limb or organ was previously partly lost or not usable, an equivalent deduction is made. If a limb or organ was previously partly lost or unusable, an equivalent deduction is made. When an illness or predisposition contributes to exacerbating the disability that follows Dental injury and disfiguring injuries do not entitle the insured to disability compensation.

Compensation for disability falls due at the earliest one year after the insured event occurred. If it has become clear at an earlier point that the company in any case must pay part of the sum that is claimed, an equivalent advance may be paid. If any of the parties believes that the degree of medical disability may change, final settlement can be demanded postponed, though for no longer than three years after the insured event occurred.

Expenses for treatment after repatriation

3.1.3 If an accidental injury leads to treatment expenses within 2 years of the injury occurring, compensation up to the maximum sums set out in 3.0.1 is paid for:

- Doctors and dentists. Dental injuries that are a direct consequence of an accident are covered only to the extent that treatment is not covered in any other way. It is a prerequisite for cover of dental injuries that the treatment is pre-approved by Gouda and that it commences as soon as possible after the accident. Chewing injuries caused by eating are exempted
- Bandages and medicines prescribed by a doctor or dentist
- Protheses
- Treatment and stays in public hospitals as well as physiotherapy and chiropractic treatment when the treatment is requisitioned by a doctor.

Treatment expenses do not apply to accidental injuries caused by participation in games of football, handball, rugby, American football, bandy or ice hockey that are obligatory or approved by an association or organisation.

Expenses in connection with accommodation in hotels and convalescent homes etc. are not covered. The insurance does not cover doctors - without public operating subsidies additional expenses in connection with stays or treatments in private hospitals or by private doctors - without public subsidies.

The insured person is required to present an approved statement with original receipts for the expenses that are claimed. The insured person is only entitled to compensation for the part of the expenses that exceeds the amounts that can be claimed elsewhere.

3.2 Injuries not covered by Gouda

Psychological dysfunction, behaviour disorders, learning disabilities and similar

3.2.1 The insurance does not entitle the insured person to compensation for psychological dysfunction, behaviour disorders, learning disabilities and similar, which come under diagnostic codes F00–F99 (inclusive) according to ICD-10 (the 10th revision of the World Health Organisation's International Statistical Classification of Diseases and Related Health Problems), or consequences of such illness.

However, psychological damage in the form of post- traumatic stress disorder is covered, provided that bodily damage leading to permanent and compensable medical invalidity occurred simultaneously.

Intent

3.2.2 If the insured person has intentionally caused the insured event, Gouda is not liable. However, Gouda is liable for the injury if it is caused by acute mental distress in the sense that the insured person due to age or mental distress was unable to understand the consequences of his/her actions, i.e. the physical injury. Gouda is not liable for suicide or attempted suicide that is the result of mental disorder.

Gouda will however be liable if the claimant can show it is probable that the suicide was caused by acute mental distress, brought on by an external cause rather than any mental disorder. Regarding insurance events that are the result of negligence, see Section 13.7.2.

Profession/trades

3.2.3 Unless there is a specific contract for it, the insurance does not cover work-related accidental injuries, except if the work involves supervision, office work, trades that involve little physical activity and/or are performed without the use of means of production/machines.

Professions that are covered pursuant to the above, but are carried out in the context of off-shore oil production, shipping/aviation, the production of explosives/ammunition or transport, are excepted in every circumstance.

The following are examples of other professions that are not covered by the accident insurance: Forester/farmer, electrician, painter, warehouse worker/builder, plumber, driver, carpenter, road/construction worker, cleaner, armed forces personnel/police personnel/fire brigade personnel not employed as office workers.

The following are examples of professions that are covered: Horologist, nurse, hairdresser and goldsmith.

Accidental injuries that are encompassed by the Norwegian Occupational Injury Insurance Act are not covered.

High-risk activities

3.2.4 The insurance does not cover the following high-risk activities:

- riding, boxing, combat sport and/or training for this on a professional level
- voluntary participation in fights
- committing or contributing to a crime.

Air travel

3.2.5 For accidents that arise in connection with aviation, compensation is only disbursed for accidents that befall the insured person as a passenger in an aircraft with a national designation.

Military service in peacetime

3.2.6 Unless a specific contract has been agreed, the insurance does not cover military service in peacetime in armed forces outside Norway, unless the claimant can establish that the injury was not caused by such service.

Drowning

3.2.7 The insurance does not cover accidental injuries from drowning, unless the claimant can prove that it is highly likely that the drowning was not caused by illness, morbidity, or conditions that Gouda according to the Terms and Conditions is not liable for.

Medical treatment/use of medicines

3.2.8 The insurance does not cover accidental injuries caused during medical examinations, treatments etc. or when taking medicines, unless the insured person has been treated for an accidental injury for which Gouda is liable. The insurance never applies to injuries that are directly or indirectly caused by the consumption of sleeping tablets/painkillers/drugs.

Limitations in the event of illness and other special conditions

3.2.9 The insurance does not cover accidental injuries caused by illness, morbidity or predisposition towards e.g. epileptic seizures, loss of consciousness, cerebral strokes or similar.

The insurance does not cover the following illnesses or morbidities, even if an accidental injury can be proven to be the cause: - myocardial infarction

- heart attack
- cancer - stroke
- back pain, unless the pain is caused by a fracture of the spine which can be detected radiographically, and the fracture was caused by an accidental injury.
- infectious diseases, unless the infection originates from a laceration caused by an accidental injury.

In other situations, the compensation is reduced if it can be assumed that morbidities or predispositions in combination with the accidental injury contributed to the death or disability of the insured person. The compensation is reduced in accordance with the significance of the morbid conditions or predisposition to the death or disability.

Light and temperature

3.2.10 The insurance does not cover injury caused by light or temperature.

Poisoning, stings and bites

3.2.11 The insurance does not cover accidental injuries caused by poisoning from food, drink or stimulants. Insect stings and bites are not considered accidents.

Search and rescue

3.2.12 The insurance does not cover expenses connected to search and rescue operations.

Alcohol, medication and narcotic substances

3.2.13 The insurance does not cover treatment due to, and/or expenses as a result of, the use/abuse of alcohol, medication or narcotic substances. This limitation does not apply to children under the age of 16.

3.3 Claim settlement and calculation of compensation

Common rules

3.3.1 In the event of death, Gouda must be notified immediately. The claim form must also be submitted to Gouda as soon as possible.

3.3.2 Both the insured person and the company have the right to requisition declarations from doctors and specialists that are significant to establishing the basis for the calculation of compensation.

3.3.3 If it can be assumed that the condition can be improved through surgery or other treatment, and the insured person without reasonable cause declines to undergo treatment, the final

determination of the degree of disability shall nevertheless consider the possibility of improvement that such treatment would have caused, cf. section 13-12 of the Insurance Contracts Act.

3.3.4 Unless otherwise stated in the insurance certificate, the compensation belongs to the insured or the insured's heirs; see Section 15-1 of the Insurance Contracts Act. If the policy holder desires that the payment in the event of death shall go to specific persons – beneficiaries – this must be agreed with Gouda in advance. If a cohabitant is named as the beneficiary without being named, the cohabitant will be considered to be the person the deceased lived with in a marriage-like relationship at the time of death, and who for the past two years shared a residential address registered in the Norwegian National Population Register with the insured person, or who had children and shared a home with the insured person. A person is not considered a cohabitant if there were reasons at the time of death which hindered a legal marriage taking place, or if it is obvious that a breakdown of the relationship had occurred at an earlier time.

4. Repatriation

4.1 Acute illness/injury

4.1.1 In the event of personal acute illness/accidental injury as covered by Section 2.1 and 2.2, ambulance transportation to a place of qualified treatment or home address in Norway is covered if:

- a) adequate medical treatment is impossible where the insured person is currently staying, or
- b) the acute treatment is over and/or Gouda's doctor determines that further treatment or evaluation can/must take place in Norway.

The ambulance transportation must be pre-approved by Gouda's doctor. Any return journey during the insurance period, after treatment is completed, must be approved by Gouda's doctor.

4.1.2 4.1.2 The cost of an accompanying doctor or nurse if Gouda's doctor considers this necessary.

4.1.3 Reasonable and documented expenses for a taxi or ambulance requested by a doctor from the hospital to the residence of the insured person in Norway. The cover applies at the time of discharge, after Gouda has transported the insured person home to a hospital in Norway.

4.2 Death

In the event of death, the insurance covers the cost of transporting the deceased to Norway, including the payment of any statutory requirements that apply to such transport.

4.3 Exceptions

The insurance does not cover the cost of repatriation if:

4.3.1 Gouda's doctor has determined that the treatment can wait for the scheduled return to Norway.

4.3.2 Gouda has not authorised repatriation.

4.3.3 Repatriation has been organised by the insured person himself/herself, and Gouda has incurred expenses that the company would not have incurred if Gouda had organised the repatriation.

4.3.4 Repatriation takes place due to the insured person's fear of potential infection.

4.3.5 The insured person does not comply with orders from the attending doctor and/or Gouda's doctor.

4.3.6 Repatriation is caused by very serious illness in the terminal phase, and the illness was diagnosed prior to departure.

4.3.7 It owes to a need for treatment that was known prior to departure.

4.3.8 It is caused by pregnancy, birth or induced abortion, including pregnancy-related illness/morbidity. Serious and acute complications prior to the 36th week of the pregnancy are covered.

5. Escort of patient/call-out

5.1

The insurance covers reasonable and necessary travel and accommodation expenses for up to two immediate family members residing in the EU/EEA and who are summoned due to serious illness/accidental injury that befalls the insured person, covered in Section 2.1 and 2.2, or the death of the insured person. Summoning is not compensated if it has already been decided that the insured person will shortly be repatriated or if the insured person has already been hospitalised/institutionalised in his or her home municipality.

5.2

Alternatively, the insurance covers reasonable and necessary accommodation expenses at the destination for up to two persons who act as patient escorts due to the serious illness/accidental injury of the insured person.

5.3

Pre-approval must be obtained from Gouda.

5.4 Scope of the insurance

5.4.1 The insurance covers the necessary and reasonable additional expenses to the summoned and/or patient's escort for the following:

- a) transport: no higher than economy class, though not air ambulance, in cases where the insured person is to be transported to an appropriate location for treatment or

repatriated. The insurance does not provide compensation if the insured is to be repatriated within three days of the essential travel companion's departure from Norway.

- b) accommodation in hospital/hotel.
- c) documented food and local transport expenses.

5.4.2 Returning home or catching up with scheduled itinerary – no higher than economy class – when the escorting of the patient is over, either because the insured person has been discharged from hospital at the location abroad or upon the return to a hospital/residence in Norway.

5.4.3 The length of the stay patient's escort's cannot exceed the length of the illness.

6. Summons home

6.1

The insurance covers reasonable and necessary travel expenses – no higher than economy class fare – for the insured person if:

6.1.1 The insured person is summoned home to attend a funeral in connection with a sudden death.

6.1.2 The insured person is summoned home to attend a sickbed after hospitalisation in life-threatening circumstances caused by a serious accident or sudden serious illness.

6.1.3 The presence of the insured person is needed after a fire, burglary, loss/damage due to a natural disaster or water pipe damage that has occurred in the insured person's home, business or office in Norway.

6.2

Summons home pursuant to Sections 6.1.1 and 6.1.2 must be justified on the basis of the death or serious illness of one of the following persons / groups of persons residing in the EU/EEA: spouse or cohabitant, child, grandchild, grandparents, sibling, brother-in-law/sister-in-law, parents-in-law.

6.3 Exceptions

The insurance does not cover summons home due to very serious illness in the terminal phase when the degree of seriousness was known prior to departure.

7. Interrupted travel

7.1

When the insured or his/her sole travel companion the trip experiences an insured event as described in Section 7.5 below, any unused days of travel that were planned in the insurance period on the part of the insured person, are compensated for. Compensation is paid to the insured person and to a family member accompanying the insured person on the trip, provided both are insured by Gouda on the day the insured event occurred.

The compensation is calculated on the basis of the travel and accommodation costs the insured person has paid for prior to the interruption, documented by contracts, travel documents, tickets and receipts.

When the insured travels by his/her own vehicle, the basis for calculation is NOK 2.50 per kilometre on the shortest round-trip from the point of departure to the place where travel is interrupted.

Compensation is limited to NOK 1,000 per day per person.

7.2

Gouda may cover a return journey to the place of interruption instead of paying compensation for interrupted travel, provided that this return can take place within the planned travel period.

7.3

If the insured is on an official, business-related trip, compensation is the employer's responsibility.

7.4

Should the insured person die on the trip, the right to compensation for interruption ceases to apply.

7.5 Compensation for interrupted travel is paid if:

- the insured person has returned home early on medical grounds. Medical grounds are defined here as when satisfactory treatment of sudden acute illness, serious accidental injuries or sudden acute deterioration of a known/chronic illness is unavailable where the insured person is currently staying.
- the insured person has returned home early due to sudden acute and serious illness, serious accidental injuries or sudden death in immediate family resident in one of the EU/EEA countries, cf. definition in Section 6.2
- the insured person has been hospitalised
- the insured person has been bed-ridden or has been confined to a hotel room/flat on the order of the attending doctor where the insured is staying. The date of the first doctor's visit counts as the first day of bed rest. This kind of compensation is only paid when acute illness/accidental injury has led to bed rest during the insurance period.
- the insured person has returned home due to fire, burglary, loss/damage due to a natural disaster or water pipe damage, cf. Section 6.1.3.

7.6 The duties of the insured person when an insured event occurs

The insured person must provide written confirmation from the attending local doctor in the event of interrupted travel, and must be able to produce proof that any expenses incurred have been the result of sudden acute illness, accidental injury, death or an acute and unexpected deterioration of a known /chronic illness that occurred during the insurance period.

7.7 Exceptions

The exceptions set out in Section 2.2 are also applicable for this coverage.

8. Personal Liability Insurance

The insurance covers liability that arises on travel outside the Nordic countries.

8.1 What the insurance covers

The insurance covers liability that the insured person incurs as a private person for causing injury to another person or property during the insurance period.

- Personal injury means injury, illness or death to another person.
- Property damage means loss of or physical damage to property (including animals and real estate).

The insurance covers the financial losses that the insured person can be ordered to compensate for, pursuant to applicable law of damages (law, legal usage) in the country where the injury took place, albeit with the exceptions listed in Section 8.3.

8.2

The insured person must never admit liability or approve a compensation claim. Let Gouda make the decision about personal liability. If the insured person fails to comply with this, the insured person risks having to pay compensation, including for damage for which the insured person is not at all liable. Gouda must be informed of the event immediately, and will thereafter make the necessary decisions concerning the further handling of the case.

8.3 Exceptions

The insurance does not cover personal liability for:

8.3.1 Intentional acts or omissions.

8.3.2 For events in conjunction with the profession or business of the insured person.

8.3.3 As the owner, driver or user of a motorised vehicle, tool, boat, jet ski, aircraft (excl. model plane) or registered racehorse that is training for or participating in races. However, the insurance covers the insured's liability as the owner, driver or user of a:

- canoe, kayak, sail/surfboard
- hang glider, paraglider
- boat under 15 feet with an engine under 10 hp
- wheelchair, motorised lawnmower, snow blower, etc. that cannot reach a speed above 10 km/hr.

8.3.3.1 For Super Cover: For damage to a rental car on a holiday trip, the co-payment for which the insured person is responsible to pay pursuant to the leasing agreement with the car rental agency will be refunded up to a maximum of NOK 8,000 per claim.

8.3.4 Damage to items caused by excavation, blasting, piling, shoring and demolition as well as by landslides, soil deterioration, dam breach and settling.

8.3.5 Towards any travel companions, spouse, cohabitant, parents, grandparents, foster parents, parents-in-law/brother-in-law/sister-in-law, siblings, children/grandchildren, foster children and the spouses and cohabitants of the above. It is the family relationship at the time the damage occurs that counts.

8.3.6 For damage to the insured's share of items that are jointly owned. It is the ownership at the time the damage occurs that counts.

8.3.7 For pain and suffering or other liability of punitive character as assessed in addition to compensation for the claimant's economic loss, for example. "Punitive Damages" etc. The insurance does not cover fines, fees, etc.

8.3.8 Damage to items that belong to another, but that the insured or someone, on behalf of the insured, uses, rents, borrows, or received in order to transport or store. However, the insurance covers damage to a rented hotel room or holiday rental that is caused by fire and explosion.

8.3.9 That which is solely based on a promise, agreement, contract or warranty, including any liability the insured person has incurred because the insured person has waived his/her right of recourse.

8.3.10 Director's/ board liability.

8.3.11 For the transmission of an infectious disease.

8.3.12 That the insured has incurred due to pollution.

8.3.13 The insured's strict liability incurred due his/her children's causing injury; see the Act of 13 June 1969 no. 26 relating to compensation in certain circumstances, Sections 1-2.

8.4 Claim settlement and calculation of compensation

8.4.1 When a compensation claim is covered by the insurance, it is for Gouda to investigate whether it is liable, to negotiate with the claimant and, if necessary, to take the case to court.

8.4.2 Gouda bears its own costs related to the determination of the compensation question, even if these exceed the sum insured.

8.4.3 Gouda pays the costs for an external attorney and other expert assistance that has been selected or approved by the company.

8.4.4 If the claim for compensation is partly covered by the insurance and partly not covered by the insurance, the expenses are distributed according to the economic interests of the different parties to the case. If Gouda is willing to settle the case or make the sum insured available, the company is not liable for costs incurred at a later date.

8.4.5 Gouda has the right to pay any and all compensation directly to the claimant. If a claim for compensation is made directly against Gouda, the company must notify the insured person without undue delay, and keep the insured person informed of the continued processing of the claim. Gouda's concessions to the claimant do not bind the insured person.

9. Legal Expenses Insurance

The insurance covers disputes that arise on travels outside the Nordic countries.

9.1 The insurance covers:

9.1.1 The costs to the insured person to cover legal counsel if a dispute in which the insured person is a party as a private person has arisen on the trip or at the destination, and requires legal assistance before the trip is over.

9.1.2 Travel expenses as a result of the insured person being summoned as a witness or for questioning in a foreign court.

9.1.3 Security which is necessary to free the insured person or property of the insured person from being retained by foreign authorities. The security is considered an interest-free loan that must be repaid to Gouda upon release or on demand.

9.1.4 Transport expenses for one person requested by the insured person – no higher than economy class fare – to come out to the insured person and return home, should the insured person be retained by local authorities for more than 48 hours.

9.2 Exceptions

The insurance does not cover the cost of legal assistance related to conflicts:

9.2.1 Between the insured person and the travel agency, tour operator, travel provider, or one or more travel companions.

9.2.2 In connection with issues that are of an occupational nature.

9.2.3 In connection with circumstances relating to family law, law of inheritance or probate and bankruptcy law.

9.2.4 In connection with disputes that relate to the sale/purchase of real estate or timeshare.

9.2.5 In connection with criminal acts, criminal cases, defamation or compensation claims related to such cases.

9.2.6 In connection with traffic cases where the insured person used a motorised vehicle.

9.2.7 Related to settlements made under this or other insurance contracts under which the insured person is covered by Gouda or Gjensidige Insurance.

9.2.8 In which it is obvious that the insured person's legal claim will not succeed.

9.2.9 Special terms and conditions:

9.2.9.1 It is a prerequisite that the insured person is not entitled to free legal aid to conduct his/her case, and that the conflict cannot be settled using a publicly recognized complaints body, including an appeals body.

9.2.8.2 The legal assistance does not include actual compensation or penalty-related claims, only expenses that cover legal assistance and security.

9.3 The duties and precautions of the insured person should an insured event occur

9.3.1 If the insured person wishes to claim compensation under this insurance, Gouda must be notified as soon as possible, a year after an attorney has been hired at the very latest. The notification must be made in writing.

9.3.2 The insured person is obliged to limit the expenses as much as possible, and must cover expenses that have been incurred without justifiable cause himself/herself.

9.4 Claim settlement and calculation of compensation

9.4.1 The insured person is free to choose an attorney suitable to the nature of the case and the locality of the insured person.

9.4.2 Gouda can demand to be kept informed as to the extent of the expenses, and has the same right as the insured person to obtain documentation as to how the attorney has determined his/her fees.

10. Delay

10.1 Delayed departure

In the event departure is delayed for more than 4 hours on a flight for which the insured has a pre-paid ticket, Gouda will compensate documented additional expenses and/or overnight accommodation up to a maximum of NOK 2,500 per person, a maximum of NOK 6,000 per family under super cover, and up to NOK 1,000 per person, maximum NOK 3,000 per family under Standard cover.

The prerequisite for Gouda's compensation liability is that the delay is due to weather conditions and/or technical error with the plane,

and that the delay in relation to the ordinary or projected schedule is documented by the airline.

In addition, cover encompasses a cost-free extension of the travel insurance for the expanded period of travel resulting from a delay qualifying for compensation under the terms above.

10.2 Delayed arrival

Gouda will compensate necessary and documented additional expenses up to NOK 20,000 to catch up with the timetabled travel itinerary if insured person arrives late for the tour operator's connecting transport and this is due to:

- technical error that impacts plane/train/passenger boat transport for which one has pre-purchased a ticket
- weather conditions when the insured is travelling by public transport
- traffic accidents in cases where the insured is travelling by public transport
- traffic accidents which require rescue of the private vehicle/taxi the insured is travelling with.

The following conditions must be in place in order to achieve cover:

- The trip is paid for in advance and the cause of the delay can be confirmed in writing by the travel arranger, travel agency or rescue company.
- The connecting journeys must have a period of at least 2 hours from the timetabled arrival to departure on the next means of transport.

If the delay entails that a pre-paid travel connection is not possible the same day, the necessary and documented costs for overnight accommodation will be compensated by up to NOK 2,000.

10.3 Limitations

The following limitations apply for Sections 10.1 and 10.2:

Gouda does not assume liability for the travel operator's, airline's or transport company's transport/compensation liability in respect of relevant laws, regulations or bodies of rules.

11. Personal safety

11.1 Evacuation from war

In the event of imminent danger of outbreaks of war or warlike conditions on the trip while the insured person is in the country, the insurance covers evacuation to the nearest safe destination as per the Norwegian Foreign Ministry's recommendations, and associated additional expenses. The transport must take place at the earliest opportunity on the recommendation of the Ministry.

11.2 Evacuation from terrorism

If evacuation commences on the recommendation of Norwegian authorities as a consequence of acts of terrorism or serious disturbance of the peace in countries that before arrival were considered peaceful, the insurance covers evacuation to the nearest safe destination as per the Norwegian Foreign Ministry's recommendations, and associated additional expenses. The transport must take place at the earliest opportunity on the recommendation of the Ministry.

11.3 Evacuation from epidemics and natural disasters

If evacuation commences on the recommendation of Norwegian authorities as a consequence of epidemics or natural disasters, the insurance covers evacuation to the nearest safe destination as per the Norwegian Foreign Ministry's recommendations, and associated additional expenses. The transport must take place at the earliest opportunity on the recommendation of the Ministry.

11.4 Retention by the authorities

If the insured person is retained by the authorities in a country as a consequence of war or the risk of war, the insurance covers paid and documented additional expenses for accommodation and internal transport for up to 3 months, up to a maximum of NOK 25,000 plus additional expenses to cover food with up to NOK 500 per day.

It is a prerequisite for the cover that the insured at an earlier point has not failed to comply with the Norwegian Foreign Ministry's evacuation recommendation.

12. Cancellation insurance

12.1 Where the insurance is valid

The insurance is valid on travel and/or rental agreements worldwide, but only on trips that are paid for prior to the departure date and that commence in one of the Nordic countries.

12.2 What the insurance covers

12.2.1 The insurance covers cancellation costs that the insured person incurs pursuant to the provisions stipulated by:

- the carrier
- the tour operator
- the hotel or lessor of a cabin/room.

"Cancellation costs" refers to sums paid for travel and accommodation that the insured person will not be refunded when cancelling a trip prior to departure. Taxes and public fees are not covered by the insurance.

Events are covered if they are a part of the price of the trip.

Seminars and conferences are not covered by the insurance.

12.2.2 The insurance period commences on the date on which the trip/tenancy is paid, wholly or in part, and ends on the scheduled date of departure. It is a prerequisite that the insurance is in force before the first payment is made.

12.3 What Gouda reimburses and applicable limitations

The insurance covers cancellation costs in situations where a trip cannot be taken due to the following:

12.3.1

- sudden illness that requires treatment
- serious accidental injury
- serious accidental injury
- death

Compensation pursuant to this Section is paid when a situation mentioned above occurs during the insurance period and affects:

- the insured person or his/her immediate family residing in one of the Nordic countries. "Immediate family" refers to spouse/cohabitant, children and grandchildren, parents and grandparents, siblings parents-in-law/brother-in-law/ sister-in-law and sons/daughters-in-law.
- the insured's sole travel companion/escort or sole travel companion's immediate family members. "Sole travel companion/escort" refers to the person listed on the same travel document/ticket as the insured, or who has booked travel together with the insured for the purpose of travelling together.

12.3.2

- fire
- burglary
- loss/damage due to natural disaster
- water pipe damage

Compensation pursuant to this Section is only paid when these situations arise in the insured person's own home, office or business and require the presence of the insured person.

12.3.3 Epidemics, natural disasters, acts of terrorism, war or other warlike acts that occur within 3 days (72 hours) of planned departure from one of the Nordic countries and make it impossible for the insured person to enter the country and/or is against the official travel advice issued by the Norwegian Foreign Ministry. However, Section 12.6 of the terms and conditions should still be consulted.

12.3.4 Divorce/separation on the part of the insured person or the termination of cohabitation on the part of the insured person within 3 months prior to departure. In the event of the termination of cohabitation it is a prerequisite that the insured person and his/her cohabitant have obtained separate addresses in the National Population Register, and that they have previously lived together at the same address in the National Population Register for at least 12 months prior to the end of the cohabitation.

12.3.5 If the insured person has received a refund for the cost of the trip directly from the tour operator, only the tour operator's cancellation fee will be reimbursed.

12.4 What Gouda does not cover

The insurance does not pay compensation for cancellations due to:

- the acute deterioration of a chronic illness when the deterioration is considered to be expected during the insurance period
- hospitalisation/evaluation/examination/ treatment that takes longer than planned
- planned examination/treatment/operation that is expedited/postponed, unless notification of this is received from the treating physician/institution at least 14 days prior to departure.
- recreation/spa stay that is either pushed forward or postponed
- pregnancy or voluntary abortion and associated illnesses or morbidities. However, cancellations due to serious, unexpected complications that arise prior to the 36th week of the pregnancy are covered
- the original purpose of the trip no longer applying
- grief reaction
- changes in the situation at the destination
- fear of flying or fear of war, terror or infection.

12.5 The duties and precautions on the part of the insured person should an insured event arise

12.5.1 Safety regulation: The moment it becomes clear that the trip cannot be taken, the insured person must cancel the travel/accommodation/rental agreements with the relevant provider(s), and comply with the tour operator's cancellation policies for the trip. Should an insured event occur, the insured person must without undue delay inform Gouda.

Should Gouda incur losses, including loss of recourse, because the insured person with intent or through gross negligence has failed to meet his/her obligations, the company's liability can be reduced or cease to apply. The decision shall be based on an assessment of the level of blame, the course of events and the general situation; see section 4-10 of the Insurance Contracts Act.

12.5.2 The insured person is required to give Gouda all available information and documents which the company needs to calculate its liability and disburse compensation.

The following must be submitted when claiming compensation:

- ticket/rental agreement in the original, and confirmation of paid travel/rental arrangements or credit note that shows the cancellation costs
- medical certificate confirming that the insured person consulted a doctor before departure, that the cancellation is due to an acute illness/accidental injury which occurred during the insurance period and that travel is inadvisable on medical grounds
- accident report/appraisal/police report confirming that the cancellation is due to fire, burglary, loss/damage due to a natural disaster or water pipe damage.

12.5.3 The insurance does not cover the loss of bonus points and the like. Claimed cancellation costs cannot exceed the actual financial loss suffered by the insured person. Compensation is therefore not paid for expenses covered by others.

12.5.4 If multiple insurances cover the cancellation, the company must be notified and the companies' collective liability cannot exceed the insured person's actual financial loss.

12.6 Insurance cover from elsewhere

The insurance does not cover damage or expenses that can be claimed from a travel agency/tour operator/carrier/lessor/hotel, or that are covered by other insurances. If the cancellation costs can be claimed from others, Gouda will pursue the insured person's compensation claim for the part of the insured person's loss which has been disbursed under the policy, provided that the cancellation costs can be claimed from others.

13. General Terms and Conditions

In addition to these terms, the following apply:

- Insurance Contracts Act of 16 July 1989, no. 69 (FAL)
- The insurance certificate. The insurance certificate and the specifications given therein take precedence over the Terms and Conditions.

The following provisions and exemptions apply to the entire policy (Section 1-12).

13.1

It is a prerequisite that the policyholder and/or insured person were members of the Norwegian National Insurance Scheme at the time of departure.

13.2

For travel within the Nordic countries, expenses that are covered by the Nordic Convention on Social Security or the National Insurance Scheme are not covered by this policy. In other cases, i.e. where Gouda has met financial obligations in respect of the Norwegian National Insurance Scheme or the EEA treaty's rules on the right to support under medical treatment, Gouda may on behalf of the insured person raise any claim against these bodies and keep the sum which otherwise would have been disbursed to the insured person.

13.3

Insurances with a duration of at least a year can be renewed one year at a time, unless the policyholder cancels the agreement within one month of Gouda sending a normal notice of premium for the new insurance year. Gouda must give a two month notice of termination before the expiry of the insurance period. The terms and conditions and the insurance premium may change, and are in force from the renewal date.

13.4

The insurance covers the period stated on the insurance certificate, and is valid past the agreed-upon period in the following situations:

- for up to 2 days as a result of unexpected and compelling causes outside the control of the insured person
- for up to 60 days when the extension of a trip is caused by an illness/accidental injury and the insured person for medical reasons and on doctor's orders cannot return home as planned.

The insurance is valid from the moment the agreement is accepted by both parties, or from a later date as agreed, at 00:00 hours. The insurance policy is valid until midnight on the last day of the period of coverage. The same applies to subsequent renewals. The premium must be paid within the time specified by the payment agreement.

13.5

If the policyholder has the insurance policy drawn up after departure, the following special rules apply: The policy only comes into force once the Company has received payment, and never before 00.00 hours after the order is made (ordered Wednesday – earliest entry into force is 00.00 hours on the subsequent Wednesday).

13.6

When the policy is discontinued before the agreed period of insurance has expired, the only part of the premium that will be refunded is that which is in excess of the premium which Gouda

would have calculated for a single-trip insurance of corresponding duration. The premium is reimbursed if the amount comes to NOK 250 or more per insurance.

13.7 Due care and rules of conduct:

13.7.1 The insurance has safety regulations (rules of conduct) that are intended to help prevent or limit loss/damage. In the event of a breach of a safety regulation, Gouda's liability may be reduced or cease to apply. This limitation does not apply if the policyholder/insured person is not to blame, or only marginally to blame, or if the insured event was not caused by the violation of the safety regulations. Although Gouda has the right to invoke the above limitation regarding the breach of a safety regulation, the company may still be obliged to assume part liability. The decision must take into account the degree of culpability, the sequence of events in connection with the damage, whether the insured person/insured was in a state of self-inflicted intoxication and other circumstances, cf. the Insurance Contracts Act, Sections 4-9, 13-8 and 13-9.

13.7.2 If the insured person/insured has intentionally caused the insured event, Gouda is not liable. If the insured person/insured has caused or exacerbated the event through gross negligence, Gouda's liability may be reduced or cease to apply. The decision must take into account the degree of culpability, the sequence of events in connection with the damage, self-inflicted intoxication and what effect a reduction or elimination of liability would have on the person entitled to the sum insured or other persons financially dependent on the insured person, and on the general context. Gouda cannot invoke the rules if the insured person/insured was unable to grasp the ramifications of his/her actions due to age or state of mind, cf. Sections 4-9, 13-8 and 13-9 of the Insurance Contracts Act.

13.7.3 Should an insured event occur, the insured person must immediately notify Gouda. Whoever wishes to make a claim against Gouda must provide the company with the information he/she has available and that the company needs in order to consider the claim and pay compensation, cf. Sections 8-1 and 18-1 of the Insurance Contracts Act.

13.7.4 In the event of damage/loss/expenses occurring, the insured person must go to reasonable lengths to avoid or limit them, cf. Sections 13-11 and 13-12 of the Insurance Contracts Act.

13.7.5 If several insurances cover the same loss/damage, the insured person can choose which insurance company to use until the total loss has been covered. Compensation is divided proportionally between the companies, cf. Section 6-3 of the Insurance Contracts Act. If the insured person can be expected to understand that Gouda may procure a recourse claim against another third party, the insured person must take the necessary steps to secure the recourse until Gouda is able to proceed with its claim.

13.7.6 Should damage/loss/expenses occur as a result of the insured person neglecting his/her duties pursuant to Section 13.7, either with intent or through gross negligence, Gouda's liability may be reduced or cease to apply.

13.7.7 Whoever provides incorrect or incomplete information during a claims settlement may lose any claim against Gouda, both under this and other insurance contracts, cf. Sections 8-1 and 18-1 of the Insurance Contracts Act. sections 8-1 and 18-1 of the Insurance Contracts Act.

If Gouda has paid compensation for loss/damage not covered by the insurance contract, the insured person, or the person the insured person can be identified with, has a duty to repay the compensation.

13.7.8 In the event of personal injury/illness:

- The insured person must immediately consult a doctor, submit to regular treatment and follow the doctor's orders when an insured event has taken place.
- Gouda's doctor has the right to seek information regarding the health of the insured person and any treatment by doctors or hospitals that have treated the insured person, and if necessary discuss the information supplied to Gouda with them Gouda guarantees full discretion about such information.
- Gouda is entitled to demand that the insured person be examined by Gouda's doctor or a doctor designated by Gouda. If Gouda deems it necessary to requisition a medical declaration from a second expert, the reason for this shall be provided in writing. In the event of death, Gouda has the right to demand an autopsy. In such cases, Gouda covers all costs related to the above.

13.8

Ensured/policyholder is obligated to obtain and present the original documentation for expenses or damages he/she seeks compensation for, including original sales receipts, warranties, police receipt, report from the transport company, guides, hotel staff etc. In the case of private expenditures or expenses for hospitals, doctors and medicine that the insured shall be reimbursed by the Company, the original receipts and claim form must be received no later than 5 months after the insured event took place.

13.9

The cost of transportation not organised by Gouda is covered up to the sum Gouda would have paid if it had organised similar transportation, though to a maximum amount corresponding to the fare of a scheduled flight – no higher than economy class fare.

13.10

Compensation for loss connected to damage that take the form of expenses cannot be greater than the real financial expenses incurred by the insured person. Expenses that are refunded by others are therefore not covered.

If multiple policies cover the damage, Gouda must be notified and the companies' collective liability cannot exceed the actual expenses.

In the event disbursements are made under the terms of this policy, Gouda shall assume all the rights of the insured person in this respect. Gouda is entitled to seek recourse from a third party to the extent that Gouda has paid compensation. Gouda covers the expenses related to seeking recourse.

13.11 Special limitations of the company's liability.

13.11.1 The insurance does not cover loss or damage which is directly or indirectly caused by or connected to earthquakes and volcanic eruptions (however, refer to Section 1.3.4 regardless).

13.11.2 The insurance does not cover loss or damage which is directly or indirectly caused by or in conjunction with nuclear destruction, whatever the cause, from a nuclear substance (see Sections 1 c and h of the Act concerning nuclear energy activities, dated 12 May 1972 no. 28).

13.11.3 The insurance does not cover participation in expeditions or similar travels, unless this is specifically agreed and specified in the insurance certificate.

13.11.4 Indirect losses.

13.11.5 Claims that arise as a direct or indirect consequence of: Strikes, lockouts, arrests, bankruptcies, seizure or other interventions undertaken by a public authority.

13.11.6 Any expense incurred after returning to Norway (however, see Section 3.1.3).

13.11.7 Claims that are covered by other insurance. This exception does not apply to the accident cover.

13.11.8 The insurance does not cover pilots and co-pilots when flying.

13.12 Cover in the event of war:

The insurance does not cover claims that are the direct or indirect result of war or war-like conditions. However, the insurance does cover up to 30 days from the start of events mentioned in this Section, when the insured person was on holiday in an area that prior to entry was considered peaceful.

The limitations and exemptions in the Terms and Conditions apply to the claim evaluation and the calculation of the compensation.

Gouda is not liable for any damage caused by the outbreak of war or serious unrest/uprisings in areas where there was war/unrest when the insured person entered the area/country, unless otherwise agreed and specified in the insurance certificate.

13.13

Complaints relating to this insurance contract can be made to the Norwegian Financial Services Complaints Board, PO Box 53 Skøyen, 0212 Oslo, telephone: +47 23 13 19 60.

13.14

Any person guilty of deceiving Gouda loses all right to compensation from Gouda under this and other insurance contracts relating to the same event, and Gouda may terminate all insurance contracts with the policyholder, cf. Sections 4-2, 4-3, 8-1 or 13-2, 13-3 and 18-1 of the Insurance Contracts Act.

13.15

All claims filed with an insurance company are also registered in the insurance companies' central claims register (FOSS). When registering a claim, the insurance company automatically receives a summary of all claims filed by the same customer, including claims filed with other insurance companies. It is not possible for the companies to obtain information from the register other than when registering a claim. The register is not accessible to others. Registered claims are deleted after ten years. Pursuant to Section 18 of the Act relating to Personal Data Filing Systems, etc., the insured has the right to access this register. To access the register, a written request must be submitted to the central claims register.

13.16 Notification deadlines and time limitations

All claims must be filed with Gouda immediately, cf. Sections 4-10 or -11 of the Insurance Contracts Act. The policyholder loses the right to compensation if the claim is not reported to the company within one year of the policyholder becoming aware of the circumstances upon which the claim is based cf. Sections 8-5 and 18-5 of the Insurance Contracts Act.

The insured person's claim is also time-barred pursuant to the provisions in Sections 8-6 or 18-6 of the Insurance Contracts Act.

Gouda is freed of any and all liability if the insured person has not brought an action or called for a hearing by the appeals board within six months of the insured person receiving written notice from the company stating that the company does not consider itself liable and informing him or her of the deadline, its duration

and the consequences of it being exceeded, cf. Sections 8-5, 18-5, 20-1 of the Insurance Contracts Act.

13.17 Maximum insurance cover

The maximum and partial sums for the individual covers mentioned in the conditions constitute the limit for Gouda's obligation to pay compensation per insurance event qualifying for cover under the respective schemes.

For one and the same insurance claim, Gouda covers a maximum of NOK 50 million per event, irrespective of the number of insured persons or cover affected by the insurance event. With insurance claim means all damage due to or caused by/in the same incident. If the maximum limit per insurance claim is reached, all insured persons must withstand a proportionate reduction of the insurance payments.

13.18 Choice of law and venue:

13.18.1 This insurance policy is subject to Norwegian law to the extent that this is not in conflict with the Act on Choice of Law in Insurance, No. 111 of 27 Nov 1992, and unless an alternative agreement has been made.

13.18.2 Legal disputes regarding the insurance contract will be resolved in a Norwegian court, unless this is in conflict with the unalterable rules of current legislation or another agreement has been made.

13.19 Other Insurance

If, at the time that loss or damage insured by this certificate shall occur, there is any other insurance against such loss or damage or any part thereof, the underwriter shall be liable under this certificate for its proportional share of loss or damage only. (This provision is to be used when the case is settled pursuant to foreign law.)

13.20 Rights of subrogation

The underwriter shall be fully and completely subrogated to the rights of the Insured Person against parties who may be liable to provide an indemnity or make a contribution with respect to any matter that is the subject of a claim under this certificate. The underwriter may at its own expense take over the insured person's rights against third parties to the extent of its payments made. The insured person shall cooperate with the underwriter and provide such information and documentation reasonably required by the underwriter in order to collect and enforce its rights of subrogation. The underwriter may institute any proceedings at its own expense against such third parties in the name of the Insured Person. (This provision is to be used when the case is settled pursuant to foreign law.)

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