

RiskPoint Group Accident Insurance Terms

This non-binding English translation shall be subject to the original Danish Insurance Terms in all matters of dispute, discrepancy or incompleteness.

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Accident insurance

1 Policyholder/ insured persons

- 1.1 The insured under the insurance is any person who is employed in the company stated in the policy.
- 1.2 Insurance coverage ends at the end of the month in which the insured leaves his/her job
- The company considered the policyholder and its subsidiaries, defined as companies and enterprises in which the policyholder on the date of the insurance, see Section 2 on the policy, directly or indirectly:
- Hold more than half of the share capital or
 - holds the majority of the voting rights, or
 - by statute or agreement otherwise has control of the company or
 - the basis of agreement with other shareholders control the majority of the voting rights;
 - other companies listed in section 6C on the policy.
- 1.3 The insurance automatically covers the companies founded or acquired by insurance effective date, see Section 2 on the policy and the company gains control as described in section 1.2 (i) - (iv) above.

2 Effective date

The insurance enter into force on the in the Policy date indicated.

3 Geographical area

The insurance covers, unless otherwise specified in the policy, Worldwide.

4 Duration of the insurance

- 4.1 The insurance taken out for in Clause 2 (a) on the policy specified period of insurance and expires automatically at the date of maturity unless otherwise stated in the policy section 6.
- 4.2 **Termination in connection with an Injury**
From claims date and until 1 month after compensation payment or rejection of the claim, the insured and the Insurer entitled to cancel the insurance in writing with 14 days notice.

5 Information and risk change

- 5.1 The insurance is issued based on the policyholder's information on the number of insured persons and their employment.
- 5.2 If there is a change in the number of insured persons or their profession / occupation, the insurance company must be notified.
- 5.3 The changes reported by at least 1 month's notice for the next policy year.
- 5.4 FAL applies in all respects.

6 Claims

- 6.1 If there is an injury, please contact RiskPoint as soon as possible and fill out a claims form with as much information as possible. This information must be sent to: claims@riskpoint.eu
- Death of the insured must immediately (latest within 48 hours) reported to RiskPoint. RiskPoint may request that an autopsy to be performed or other technical studies.
- 6.2 Claimsform is available from the employer or RiskPoint.

7 War, earthquake, nuclear energy etc.

- Insurance does not cover damage directly or indirectly as a result of:
- 7.1 War, warlike actions, neutrality-rights violations, civil war, insurrection or civil unrest.
- 7.1.1 The insurance does, however, until 30 days after the outbreak, the relationship of that nature occurs in a country where the insured is traveling outside Denmark.
- 7.1.1.1 It is a condition of this cover that:
- Insured does not travel to a country that is in one of the above situations, if it is recommended by the Danish authorities
 - The insured traveling home if the travel company or the Danish authorities recommend this
 - Insured not participate in the event
- 7.2 Terrorism
- 7.3 Earthquake or other natural disasters.
- 7.4 Release of nuclear energy or radioactive forces.

8 Complaints

8.1 By dissatisfaction with handling of an injury, for example, the amount of compensation or interpretation of policy terms, it is possible to complain about the way the matter is treated in RiskPoint:

claims@riskpoint.eu

8.2 Insurance Complaints Board

The policyholder may submit a written complaint to:

8.3 Insurance Complaints Board
Ankenævnet for Forsikring
Anker Heegaards Gade 2
1572 København V
Tlf.: +45 33 15 89 00
www.ankeforsikring.dk

The complaint must be sent to Insurance Complaints Board on a special form and be paid a fee for their consideration. The complaint form can be obtained from:

8.4 **Arbejdsskadestyrelsen** – determining the degree of disability

8.4.1 The question of the degree of permanent disability may be requested submitted to Arbejdsskadestyrelsen by disagreement on the company's fixed degree of injury.

8.4.2 The party who wants the question of degree of permanent disability submitted for Arbejdsskadestyrelsen, to pay the costs associated with submission - including the cost of additional medical reports.

8.4.3 If Arbejdsskadestyrelsen changes the company determined degree of disability in favor of the insured, paid costs always by the company.

8.4.4 Existing fee rates available on Arbejdsskadestyrelsen website, or may be provided by telephone to Arbejdsskadestyrelsen.

9 Multiple cover

In case of accident happened during working hours is covered in the section 29-31 (Chewing, Dental and Treatment Expenses) and section 32-36 (Crisis assistance, transport costs, Modification of residence, Modification of workplace and Retraining Expenses) alternative to other insurance, including Workers compensation.

10 Premium and IPT

Premium is due for payment when the policy is in force.

10.1 If the premium is not paid on time, a formal notice is sent to the policyholder.

10.2 If the premium is not paid within 2 weeks of receipt of a formal notice, a written reminder of the payment is sent.

10.3 If the premium is not paid within 2 weeks of receipt of this reminder, cease insurer's liability.

10.4 In addition to the premium RiskPoint shall collect and pay duties and taxes in force to the State.

10.5 All premiums for individual coverage is indexed each year by the policy renewal date.

11 Law

For this insurance, the Law on Insurances Contracts no. 129 of April 1930 as amended, unless otherwise provided by these regulations or policy. Disputes regarding the insurance contract governed by Danish Law and by Danish courts.

12 Insurance company

12.1 Any inquiries regarding insurance or other issues should be made to:

RiskPoint A/S
Hammerensgade 4
DK-1267 Copenhagen K
Tel. +45 33 38 13 30
E-mail police@riskpoint.eu
claims@riskpoint.eu

12.2 The insurance company is liable for the policy and terms stated in the policy.

13 Processing of Personal Information

13.1 Insured persons are hereby made explicitly aware that RiskPoint conducts electronic data processing of personal data regarding the insured and other natural persons specifically mentioned in the insurance terms. These personal data are obtained by RiskPoint, and the insured hereby agrees to such processing by way of its request of the insurance cover.

Personal data is for example information about the insured person's name, address and the like, which is registered in connection with the preparation of the insurance, as well as information recorded in connection with the notification and processing of insurance claims, such as cause of damage, injured persons, etc.

Registration and processing of personal data is conducted in accordance with the European General Data Protection Regulation (EU/2016/679 of 27th April 2016). According to this Regulation, the insured is hereby made explicitly aware that the disclosure of relevant personal data is necessary in order to obtain insurance coverage and for the administration hereof.

The registered personal data is kept for as long as necessary, and is only exchanged with RiskPoint's partners, and the Insurer(s) stated in the policy section 8.

RiskPoint is the data controller. If the insured wishes to gain insight into the personal data we have registered about them or request correction of incorrect personal data, the insured can contact RiskPoint.

Specifically for Injury

14 What is meant by an accident

- 14.1 **Accident definition**
An accident means a sudden event that causes personal injury.
- 14.2 **Other events that are considered as an accident**
- 14.2.1 **Drowning etc.**
Drowning and damage to the body caused by frostbite, heatstroke, sunstroke or carbon monoxide poisoning.
- 14.2.2 **Medical treatment**
Consequences of medical treatment necessitated by an injury that is otherwise covered by the insurance.
- 14.2.3 **Emergency law / Emergency guardian**
Accidents happen in the activities undertaken to prevent the damage to person or property when the act must be regarded as protection.
- 14.2.4 **Fainting / indisposition**
Accidents caused feel unwell or fainting - that is, regardless of illness or other ailment.

15 Causation

- 15.1 To obtain coverage, there must be a causal link between the accident and the injury. The assessment will also, among other things focused on whether the event is likely to cause injury. That is, the incident itself is enough to cause injury or to explain.

16 Medical fees

- 16.1 The insurance covers expenses for medical fees for the studies that the company demands made.

17 What is not covered

- 17.1 **Illness/disease**
Accidents caused by illness/disease.
- 17.1.1 Diseases after medical (medical) experience can not be assumed to be a result of an accident.
- 17.1.2 Worsening of an accident follows when these are caused by a present or randomly occurring illness.
- 17.1.3 Illness or triggering of latent illness, even if the illness has arisen or worsened as a result of an accident.
- 17.2 **Births**
Injuries during childbirth.

- 17.3 **Infection**
Consequences caused by infection with diseases, viruses (virus), bacteria, other microorganisms or the like.

- 17.4 **Poisoning**
Poisoning from food, drink, tobacco and drugs, such as salmonella.

- 17.5 **Consequences after treatment**
Effects of medical, dental, physiotherapy, chiropractic, alternative medicine and other treatments as well as blood tests / donation, which is not necessary in connection with an accident covered by the insurance.

17.6 **Overload, attrition and ordinary everyday movements**

- 17.6.1 Bodily injuries caused by an overload, there is not sudden.

- 17.6.2 Permanent injury caused by an overload of other body parts than those injured by the accident.

- 17.6.3 Bodily injuries as a result of attrition.

- 17.6.4 Damage caused by common everyday movements.

- 17.7 **Insect stings**
Insect stings and insect bites as well as consequences thereof.

- 17.8 **Psychic consequences**
Psychological consequences of an accident where the insured themselves were not directly exposed to the risk of physical injury at the time the incident occurred.

- 17.9 **Motorbike, scooter, 45-mopeds and moped**
Consequences of accidents where the insured driver or passenger on a motorcycle, scooter or moped-45 and the driver does not have statutory license.
Consequences of head injury when driving a motorcycle, scooter, 45-mopeds and moped without a fastened helmet.

17.10 **Intentional, gross negligence, impact**
Whether insured's state of mind or sanity time of the accident is not covered consequences of accidents that:

- Is caused by the insured intentionally or by gross negligence
- Due to self-induced intoxication, self-inflicted influence of narcotics or drugs, suicide or criminal offenses and consequences thereof

17.11 **Participation in fights**
Accidents that occur in connection with the insured's active participation in fights. This exemption does not apply if the insured is under 15 years.

17.12 **Professional sports**
Accidents that occur during participation or training in professional sports. In professional sports means that sport is the insured's occupation or gainful activity.

17.13 **Dangerous Sport / dangerous activities**
Consequences of participation in dangerous sports or hazardous activities:

- Boxing, karate, self-defense, fencing and other combat sports where the real purpose of martial arts is to frame or dismantle an opponent or beat on things
- Climbing and rappelling
- Parachuting
- bungee jumping
- Hang gliding, aerobatics, ultra light flying, paragliding, parasailing, kite surfing, balloon fly-ing and the like
- Diving with the use of diving equipment
- Motor sports of all kinds
- Rafting
- Rugby
- American football
- Horse racing on the track
- Other similar dangerous sports or activities that can be equated with the above

Insurance does cover damage related to orientation, precision, and economy race and rallies lawfully held in Denmark.

17.14 **Deaths of natural or unknown causes**
Deaths from natural causes or where the cause of death is unknown.

Specifically for death

Applies only if it appears from the policy

18 What is covered

- 18.1 The insurance cover deaths as a direct consequence of an accident and which occurs within one year from the accident date.
- 18.2 An accident does not have the right to compensation for both permanent injury and death. Has permanent disability been paid, it will be paid less in death compensation.

19 Compensation

- 19.1 Compensation is paid to the current sum at the time of injury, with deduction estate tax.
- 19.2 **Minors**
Compensation to minors will be paid in accordance with Guardianship Act.

20 Compensation by death

- 20.1 Unless otherwise been notified in writing RiskPoint sum insured for the insured's next of kin. The closest relatives are in insurance Contracts Act § 105a determined as follows, in the order listed:
- 20.2 Insured spouse, including registered partnership
- 20.3 Insured partner if his/her partner live with the insured at the same residence and
- 20.3.1 waiting, have or have had a child with insured or
- 20.3.2 lived with the insured in a conjugal relationship at the family residence for the last 2 years prior to the death
- 20.4 have lived with the insured in a conjugal relationship at the family residence for the last 2 years prior to the death
- 20.5 Insured heirs according to the will and / or the law of succession.

21 Notification

The Company shall be notified of the death within 48 hours and can require coverage of that conducted autopsy..

Specifically for disability

Applies only if it appears from the policy

22 What is covered

The insurance covers if an injury has resulted in permanent disability with a permanent injury of 5% or more.

23 Compensation

- 23.1 The compensation amounts as percentage of the sum insured for permanent disability, as the degree of disability is fixed at a percentage. Compensation is calculated by the sum insured at the time of injury.
- 23.2 Degree of disability is determined on the basis of the medical nature and scope, and may not exceed 100% per accident.
- 23.3 The degree of disability determined by Arbejdsskadestyrelsens permanent injury rating list in force at decision time. If the claim is not listed in the rating list, determined the degree of disability on the basis of the medical nature and extent irrespective of the insured person and the insured's social situation.
- 23.4 A pre-existing permanent injury or suffering, including degenerative changes, whether they have not previously been symptomatic, are not entitled to compensation and can not cause the degree of disability should be higher than if such permanent injury or suffering did not exist.
- If previously paid compensation for permanent injury, the previous degree of disability will be deducted from the compensation by a new injury in the same region.

24 Who receives compensation

- 24.1.1 The compensation accruing to the injured (insured).
- 24.1.2 Compensation to minors will be paid in accordance with Guardianship Act.

25 Resuming

A change in the rating list after decision time can not only lead to the resumption of the case. This will require a worsening of the insured's health condition as a result of the accident.

26 Delimitation of risk period

Insurance does not cover consequences, including worsening of consequences arising later than five years after the damage has happened.

Special covers

27 Double compensation **Applies only if it appears from the policy**

- 27.1 Causes an accident a permanent injury, doubled the compensation from either:
- 27.1.1 5 % injury, or
 - 27.1.2 30 % injury, or
 - 27.1.3 5-50 % injury, and payment of the entire sum insured from 51-100% disability.

28 Progressive compensation **Applies only if it appears from the policy**

- 28.1 Causes an accident see clause 22-26 a permanent disability of 30% or more, the supplementary compensation as percentage of permanent injury compensation, as the permanent injury percentage form. This means that if the degree of disability is 30% paid total compensation of 30% + 9% (30x30%) = 39%

29 Chewing injury **Applies only if it appears from the policy**

- 29.1 **What is covered**
- 29.1.1 To the extent that the insured is not entitled to reimbursement of costs from other sources, such as public health insurance, health insurance or workers' compensation insurance covers reasonable and necessary expenses for dental treatment as the direct consequence of chewing injuries.
 - 29.1.2 By chewing Injury means Dental injuries caused by an unexpected stranger hard object in food.
- 29.2 **Insurance does not cover**
- 29.2.1 The fact that a damaged tooth is part of a bridge, the adjacent teeth are missing or that a damaged tooth is already weakened, can not lead to greater compensation than that corresponding to the necessary treatment of a healthy tooth.
 - 29.2.2 Expenses for dental treatment carried out more than 5 years after chewing damage. This does not apply to children's dental injury.

30 Dental injury **Applies only if it appears from the policy**

- 30.1 **What is covered**
- 30.1.1 To the extent that the insured is not entitled to reimbursement of costs from other sources, such as public health insurance, health insurance or workers' compensation insurance covers reasonable and necessary expenses for dental treatment of dental damage that is a direct result of an accident.
 - 30.1.2 The coverage also includes prostheses that are damaged the natural teeth place when the accident also has caused bodily injury, certified by a medical certificate.
 - 30.1.3 **Dental treatment must be approved**
The treatment of the teeth must be approved by the company before it starts. However, acute emergency cover treatment without prior authorization. Certificates payable to the extent the company has asked for them.
- 30.2 **Reduction of compensation**
- 30.2.1 Was teeth deteriorated before the accident eg due fillings, root canal treatment, wear, break down of ligaments, periodontal disease or other pathological changes, reduced or terminated compensation equivalent to deterioration scale compared to the well-preserved teeth.
 - 30.2.2 If the adjacent teeth to a damaged tooth is missing or impaired, as mentioned above, compensation can not exceed what is equivalent to the necessary treatment of one healthy tooth.
- 30.3 **Insurance does not cover**
- 30.3.1 **Chewing injuries**
Dental injury caused by chewing or eating whatever the cause of dental injury.
 - 30.3.2 **After treatment**
When, as a result of the accident, reasonable and necessary treatment of teeth / dentures are completed and the company has paid the expense involved, not replaced any subsequent costs incurred for finishing or maintenance of teeth / prosthesis that previously paid compensation for, if this cost usually would be held anyway.
- 30.4 **Limitation period of dental treatment**
Dental treatment commenced later than five years after the accident, if the insured was above 18 years of age at the time of injury.

31 Treatment expenses

Applies only if it appears from the policy

- 31.1 **What is covered**
- 31.2 To the extent that the insured is not entitled to reimbursement of costs from other sources, such as public health insurance, health insurance or workers' compensation insurance covers reasonable and necessary expenses for:
- Prescribed treatments by a physiotherapist and / or treatment by a chiropractor.
 - Treatment by licensed acupuncturist and / or reflexologist.
- 31.3 The treatment must be continuous for up to 12 months from the date of injury. The treatments must be necessitated and a direct result of an accident.
- 31.4 **Insurance does not cover**
- 31.4.1 Other forms of treatment than physiotherapy and chiropractic treatment.
- 31.4.2 Treatment costs are pain preventive character or otherwise "maintaining", but not curative.
- 31.4.3 Cost of congestion of other body parts than those injured by the accident.

32 Crisis assistance

Applies only if it appears from the policy

- 32.1 The insurance covers the following traumatic experiences:
- The insured is exposed to an accident.
 - The insured victims of war, terrorism, natural disasters or epidemics.
 - The insured attends a colleague or a family member's sudden, unexpected death.
- The insurance covers reasonable and necessary expenses, up to the policy specified sum insured for:
- Emergency, emergency psychological assistance to the insured and their relatives.
 - Insured victims of war, terrorism, natural disasters or epidemics.
- 32.2 Prescribed treatment of insured by a psychologist, starting at the latest 4 weeks after the insurance event and will end no later than 3 months after initial treatment.
- 32.3 RiskPoint must be contacted before using or processing operations in order to assess the need for help or treatment and assist in arranging this.

33 Transport expenses

Applies only if it appears from the policy

If an accident resulting in hospitalization, paid up to it in the policy specified sum insured to cover the insured's extraordinary, documented costs of transport between the private residential / workplace and treatment.

34 Modification of residence

Applies only if it appears from the policy

- 34.1 The insurance covers if an accident see clause 22-26 results in a permanent disability of at least 5%, and for this reason it is necessary to make physical changes in the insured's private residence. The insurance covers reasonable and necessary expenses up to the policy specified sum insured, incurred by the insured to the change in his private residence.
- 34.2 The changes should be necessary, the insured can use the property as normal and must be proportionate to the injury incurred.

35 Modification of workplace

Applies only if it appears from the policy

- 35.1 The insurance covers if an accident see clause 22-26 results in a permanent disability of at least 5%, and for this reason it is necessary to make physical changes to the insured's place of work.
- 35.2 The insurance covers reasonable and necessary expenses up to the policy specified sum insured, incurred by the policyholder to the change of the insured's workplace. The changes must be necessary for the insured to carry out her normal work and must be proportionate to the injury incurred.

36 Retraining expenses

Applies only if it appears from the policy

- 36.1 The insurance covers if an accident see clause 22-26 results in a permanent disability of at least 5%, and assured as a result, can not perform his previous job function of the policyholder.
- 36.2 The insurance covers reasonable and necessary expenses up to the policy specified sum insured, incurred by the policyholder to retrain insured for a similar job function within the policyholder's business.

37 Recruitment costs

Applies only if it appears from the policy

- 37.1 The insurance covers if an accident see clause 22-26 results in a permanent disability of at least 5%, and assured as a result become permanently incapable of working or dies.
- 37.2 The insurance covers reasonable and necessary expenses up to the policy specified sum insured, incurred by the policyholder to the recruitment of a new employee to the reoccupation of the insured's job function.

38 Rehabilitation

Applies only if it appears from the policy

- 38.1 To the extent that the insured is not entitled to coverage from other sources, such as the public sector, workers' compensation or health insurance, the insurance covers reasonable and necessary expenses for advice in the event of an accident as defined under the policy, if it considers that such advice would be beneficial for the insured. The advice may include therein:
- a. Contact the insured to identify existing insurance coverage and mapping of treatment
 - b. Prepare action plan
 - c. Booking of relevant treatments
 - d. Contact public authority / caseworker in cases where the change of job function or retraining may be considered
 - e. Follow-up / final status interview

The coverage does not include treatment costs.

39 Glasses and contact lenses

Applies only if it appears from the policy

39.1 What is covered

- 39.1.1 To the extent that the insured is not entitled to reimbursement from the other side, covered injury to glasses or contact lenses that occur as a result of an accident resulting in bodily injury.
- 39.1.2 It is a prerequisite for coverage of glasses that they were placed on the insured's nose at the time of injury. It is also a prerequisite for coverage of contact lenses, these were located on the insured's eyes at the time of injury.

39.2 Compensation

The insurance covers the cost of repair of the damaged glasses or the purchase of new similar glasses (identical or almost identical chassis, the same type of glass and glass strength) or contact lenses, to the extent that expenses can not be claimed from the other side.

39.2.1 Reduction of compensation

Compensation for glasses reduced by the following percentages:

Glasses age	Compensation
0-2 year	100 %
2-3 year	80 %
3-4 year	60 %
4-5 year	40 %
5-6 year	30 %
6-7 year	20 %
Older than 7 year	0 %

39.3 Insurance does not cover

Sunglasses without corrective strength in the glasses.

- 39.4 There is a general excess of DKK 200.00

40 Dangerous sport

Applies only if it appears from the policy

40.1 What is covered

40.2 Dangerous Sport / dangerous activities

Consequences of participation in dangerous sports or hazardous activities:

- Boxing, karate, self-defense, fencing and other combat sports where the real purpose of martial arts is to frame or dismantle an opponent or beat on things
- Climbing and rappelling
- Parachuting
- bungee jumping
- Hang gliding, aerobatics, ultra light flying, paragliding, parasailing, kite surfing, balloon flying and the like
- Diving with the use of diving equipment
- Motor sports of all kinds
- Rafting
- Rugby
- American football
- Horse racing on the track
- Other similar dangerous sports or activities that can be equated with the above

Insurance does cover damage related to orientation, precision, and economy race and rallies lawfully held in Denmark.

40.3 Insurance does not cover

Although dental injury coverage is selected, tooth damage caused by boxing, karate and other martial arts are not covered.

41 Guests and customers

Applies only if it appears from the policy

41.1 What is covered

If a guest or customer affected by an accident as defined under the policy to the policyholder's address, the insurance will cover the following:

- a. DKK 150.000 by death
- b. DKK 200.000 by 100 % disability
- c. Treatment costs (in accordance with clause 31).

41.2 Insurance does not cover

The coverage does not include employees of the policyholder.

42 Broken bones

Applies only if it appears from the policy

If an accident causes a fracture on the arms, legs or back, paid in the policy specified sum insured. The following fractures justify payment:

- 42.1 Fractured shoulder
- 42.2 Fracture of the upper arm
- 42.3 Fracture of elbow
- 42.4 Fracture of forearm
- 42.5 Fractured wrist
- 42.6 Fracture of the back
- 42.7 Fracture of the thigh
- 42.8 Fracture of knee
- 42.9 Fracture of lower leg

Diagnosis should be made by a physician, and the fracture must be verified by X-ray. If accident injury subsequently results in the payment of injury degree compensation or death compensation deducted from the sum paid for Broken bones.

43 Personal items

Applies only if it appears from the policy

43.1 If an accident as per clause 21 results in a permanent disability of at least 5% and the insured is not entitled to reimbursement from the other side, the insurance covers:

43.2 Reasonable and necessary expenses for damage to personal property which the insured carries on the time of injury, and is usually worn. For example, clothing, footwear, watches, handbags and the like.

The insurance covers expenses until the policy specified sum insured.