

Group Accident Insurance

Policy No. 95.951-18200/23/01

This English translation shall be subject to the original Danish policy in all matters of dispute, discrepancy or incompleteness.

1. Policyholder

Polyteknisk Forening
Anker Egelunds Vej 1
2800 Kgs. Lyngby
Danmark

CVR: 55 98 89 19

2. Period

The insurance period: 3-year agreement (31.10.2026)
As of 01.11.2023
until and including 31.10.2024
The responsibility begins at 0:01 and ends at 24:00
standard time on the policyholder's address.
Date of maturity : 01.11.
Effective Date: 25.10.2023

3. Premium

15.636 Students (mandatory)

4. Adjustment

At the beginning of the year, the current number of graduated students will be paid. By the end of the year, the actual number of full-year students is adjusted, so that for example two persons who are enrolled for six months together count for a full-year student.

5. Cover

Cover per person (mandatory):

Accident Disability	DKK 548.061 per claim and total per year
Double from 10-50% and 100% percent of the sum from 51-100% disability	
Dental	Payment by bill
Broken bones	DKK 5.000
Glasses and contact lenses	DKK 3.000

Pursuant to cl 21
Pursuant to cl 27

Pursuant to cl 30
Pursuant to cl 42
Pursuant to cl 39

Cover per person (Optional):

Accident Disability	DKK 500.000 per claim and total per year
Progressive from 30%	
Broken bones	DKK 5.087
Chewing	Payment by bill
Treatment	Payment by bill

Pursuant to cl 21
Pursuant to cl 28
Pursuant to cl 42
Pursuant to cl 29
Pursuant to cl 31

Applies to all:

Crisis assistance	DKK 100.000
Transport costs	DKK 5.000
Change of housing	DKK 50.000
Retraining expenses	DKK 50.000
Personal Items	DKK 3.000

Pursuant to cl 32
Pursuant to cl 33
Pursuant to cl 34
Pursuant to cl 36
Pursuant to cl 43

6. Terms and conditions

Insurance terms:	RiskPoint Group Accident Insurance Terms 2020
Geographic :	Worldwide
Cancellation notice:	1 month
Degree of disability:	Cover from 5% permanent injury
Accident definition:	A sudden event that causes personal injury
Agg. Limit:	DKK 25.000.000 per event
Scope:	<p>All ordinary students who are enrolled at the Technical University of Denmark are covered by the insurance. In addition, the following applies to the covered circle of persons:</p> <p>Guest Students: During qualifying internships and studies at other college in Denmark and abroad, Denmark's Technical University students are covered as at the Technical University of Denmark.</p> <p>Foreign students: When a foreign student is registered in the system "STADS", he or she will receive the same cover as a regular enrolled student. In cases where cover for this accident insurance is covered, the coverage area is on the area of the company in question. There is no cover during transport between the company's departments at different addresses.</p> <p>Open education: Persons who are in the Technical University of Denmark and who are educated in accordance with the rules on open education are not covered by the insurance.</p>
Mandatory cover:	<p>The insurance covers the properties of the Technical University of Denmark and when the student participates in a study-based excursion (for example on research ships, etc.). Except from the coverage, the colleges and guest residents located at the Technical University of Denmark in Lyngby. The student is covered for the period during which he is staying at the Technical University of Denmark.</p>
Optional cover:	<p>The insurance covers in case of accident the insured person in Denmark incl. Faroe Islands and Greenland and occurred during travel and temporary stays in the rest of the world. Including skiing and similar activities are included.</p>
Special conditions:	<p>Regarding students who have a leave of absence, these may be covered by full-time cover for a period up to one year from the start of the leave. A student can only be covered once during a leave period in the course of study. When the student is deleted from the matriculation, the cover ends.</p> <p>The student can draw one or two modules of the optional coverage DKK 500.000. By take out one module, full-time coverage is thus obtained. By taking out two modules, full-time coverage is obtained on the sum of the modules' insurance sum, thus also a larger insurance sum during the study period at the Technical University of Denmark.</p>
Premium payment:	<p>The payment for the mandatory cover of the insurance is made by the Polyteknisk Forening paying the premium directly to the insurance company.</p> <p>The voluntary individual part covers the same maturity as the mandatory cover. If the student enters the voluntary individual insurance during an insurance year, the student will pay for the remainder of the insurance year. The premium is the same as for a whole year. Upon termination of the insurance, eg. By deletion from the cadastra, ristorno is not granted. The signing and payment of the voluntary insurance is done by the Polyteknisk Forening issuing printed giro cards. The insurance is valid from the time the giro card has been paid.</p>

7. Insurance Tax

Taxes according to law no. 551 of 18. June 2012 (Skadeforsikringsafgiftsloven)

8. Insurance company

Please direct all communication or inquiry with respect to this policy, claims, change of risk or other matters to:

RiskPoint, as **Underwriting Agent for the Insurer**

Phone +45 33 38 13 30

E-mail:

police@riskpoint.eu

claims@riskpoint.eu

The Underwriting Agent is authorized to act for and on behalf of the Insurer in all matters related to this policy.

Insurer:

100,00 % cover:

Arch Insurance (EU) DAC,
035981/11/2023

Agent / Contact person:

This insurance is placed through
Nordflex Assurance Agentur ApS