

Dear Gouda client.

Please note that the attached travel insurance policy assumes that the Insured is adequately covered for medical treatment in his Home Country (through public Health schemes or through Private insurance). This is of significance in cases where the Insurance Company might opt to transport the Insured back to his Home Country for further treatment. Gouda will pay costs for treatment abroad and for repatriation, pursuant to the policy conditions, but after return to the Home Country, the travel insurance cover cease. If you have any questions in this respect, please do not hesitate to consult our office in Copenhagen.

This is an aggregate description of the insurance terms and conditions that apply to your Gouda travel insurance. Should you need help or assistance during your travel please read section B – Claims procedures. In this section you will also find information on our 24-hour *Emergency centre*.

We ask you to check the information contained in the enclosed policy to make sure that it is correct in terms of extent, names of persons to be covered, area of application, type of coverage, any options or opting out and travel period.

We advice you to carry these insurance terms with you during our travel. It is also a good idea to leave a copy of the policy (with policy number) with your family or friends.

You are of course always welcome to contact us before or after departure should you have any questions regarding coverage.

We wish you a pleasant journey.

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Section A: Definitions

In the policy conditions a number of words and concepts are printed in *Italics*, which means that these words and concepts in relation to this policy are defined below. These definitions are part of the insurance terms.

Accident:

Sudden, accidental impact on a person's body, not willed by the insured, coming from the outside, causing direct, demonstrable damage to the insured's body.

Acute illness:

Acute and unexpected *illness* or unexpected deterioration of existing or chronic illness.

Additional expenses:

Additional expenses are defined as expenses imposed on the insured in connection with a damaging event or incident that is covered by this insurance. If the expenses were to be paid irrespective of the incident, these expenses are not regarded as *Additional expenses* and are therefore not covered.

Chewing damages:

Defined as a dental damage caused by unexpected foreign objects in food.

Cohabiter:

A person with whom the insured lives in a relationship that resembles marriage and who is registered at the national registration office with the same address as the insured at the time of issue of the insurance.

Confinement to bed:

A situation where a doctor has ordained the insured to stay in bed for a given period of time and this proposition has been followed by the insured. The duration of a confinement ordained by a doctor is calculated from the time of the doctor's first visit to see the insured (at the earliest). *Confinement to bed* must be ordained in writing by a doctor.

Emergency centre:

Nordic International Assistance A/S, (NIA) Teglværksgade 37, DK-2100 Copenhagen Ø, Denmark, tel. +45 70 22 22 71, or for cases in Canada/USA, Global Medical Management Inc., 7901 SW 36th Street, Suite 100, Davie, FL 33328, USA with whom Gouda have entered into agreement about 24-hours assistance.

Existing illness:

Existing illness is defined as illness that the insured was aware of prior to the time of departure.

Europe:

The following countries are included (Public Travellers' Health Insurance coverage):

Albania, Algeria, Andorra, Austria, the Azores, Belgium, Bosnian-Herzegovina, Bulgaria, the Czech, Cyprus, Egypt, Estonia, Finland, France, the Faroe Islands, Germany, Gibraltar, Great Britain, Greece, Greenland, Holland, Hungary, Ireland, Iceland, Israel, Italy, Jordan, Canary Islands, Croatia, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Norway, Palestine, Poland, Portugal, Rumania, Russia (until Ural), San Marino, Switzerland, Slovakia, Slovenia, Spain, Sweden, Syria, , Tunisia, Turkey, Ukraine, the Vatican State ,White Russia and Yugoslavia (Serbia and Montenegro).

Family:

Spouse/*Cohabiter*/registered partner as well as their children when travelling together and are all covered by a Gouda travel insurance.

Gouda:

Gouda Rejseforsikring (VIR 219539) is a Danish branch office of the limited insurance company Goudse Verzekering Maatschappij N.V., Gouda, Holland (Reg. no. 12404).

Insurance period:

The *insurance period* is defined as the period for which the policy is valid. The insurance covers from the time when the insured leaves his/her Home Country to start his/her trip abroad and expires on return to the home, provided that this point of time lies within the period for which the travel insurance has been issued.

Indoor stay:

Situations where a doctor has ordained the insured to stay indoors for a given period of time. The beginning of the stay is considered to be the time at which the doctor visited the insured for the first time (at the earliest), and the visit must be ordained in writing.

Period of travel:

Number of days that the originally planned travel should have lasted according to the documentation.

Physician:

A legally qualified medical practitioner possessing approval and authorisation from the authorities in the country of residence. The *physician* must not be the insured or a member of his/her immediate *family* nor a person who is travelling together with the insured.

Price of the travel per day:

Defined as travelling services booked in advance and for which payment may be required, or paid, non-refundable expenses for transportation, sojourn and other tourist services, divided by the duration of the travel (day of departure as well as day of arrival are calculated as one day each). When travelling in own vehicle an amount of DKK 250.00 is indemnified per day.

Subsistence expenses:

Defined as the total expenses for hotel, meals and public transportation, etc.

Travel expenses:

Reasonable additional costs for transportation, limited, however, to the fare for an ordinary economy class airline ticket.

Travelling companion:

Defined as one or several persons who have bought the same travel and who are covered by *Gouda* travel insurance.

Section B: Claims procedures

Should you during your travel find yourself in an acute situation to which your travel insurance applies, we kindly ask you, your attending medical practitioner, your *family* or other close relatives to contact NIA in Denmark or, regarding damages occurring in Canada or USA, Global Medical Management Inc. In the United States. The *Emergency centres* are open 24 hours a day - 365 days a year at these phone numbers:

Nordic International Assistance A/S(NIA)
Teglværksgade 37
DK-2100 Copenhagen Ø
Denmark
Telephone +45 70 22 22 71
Telefax +45 70 22 22 72
e-mail: nia@gouda.dk

I USA/CANADA
Global Medical Management Inc.
7901 SW 36th Street, Suite 100
Davie, FL 33328, USA
Telephone 1-888-213-5086
Telefax 1-954-370-8130
e-mail: gmmi@usamed.com

At NIA and Global you will speak to a service coordinator who will assist you in any way. If your call concerns illness or *accident*, doctors will be ready to take over and enter into a dialogue with the attending doctor. You are obliged to follow the instructions given by the doctor or the *Emergency centre*.

If you need ordinary advice or guidance before, during or after your journey, you are always welcome to contact:

Gouda Rejseforsikring (Gouda Travel Insurance)
Telephone +45 70 25 60 60
Telefax +45 70 25 60 61
e-mail: gouda@gouda.dk

If during your journey you plan to contact the *Emergency centre* or Gouda Rejseforsikring (Gouda Travel Insurance) by telephone, we recommend that you - or the person making the phone call - take a few minutes first to gather all relevant information such as policy number, CPR number (personal identification number), name and phone number where you are staying (doctor, hospital, etc.), diagnosis, name of your own medical practitioner, address of relatives, etc.

For obvious reasons we cannot possibly predict any kind of injury or *accident* you may experience during your journey but in this section we will give you instructions on what to do in case of an emergency situation. The following description must always be compared to the text in the policy terms and conditions, cf section D. For easy reference the relevant sections in the policy conditions are stated. In this section we also indicate what kind of documentation you need to produce when making a claim in accordance with your insurance.

What to do if you get sick or a damage occurs?

You will find a claims form at page 17.

Assault

The *Emergency centre* must be informed as soon as possible. It is a condition for coverage that the assault is immediately reported to the local police and that the insured obtains a medical statement as soon as possible. Claims form should be submitted at your earliest convenience.

Death

Please contact our *Emergency centre* as soon as possible. In consultation with relatives and relevant authorities our staff at the centre will take any necessary action.

Delayed appearance:

Please contact the *Emergency centre* immediately when you realise that it will not be possible for you to turn up in time for your planned means of transportation. The *Emergency centre* will advise you accordingly.

Luggage damages

In case of theft, robbery, open theft, etc., it is a condition for *Gouda's* obligation to indemnify that the insured immediately reports the event to the local police. If the loss occurred while the baggage was in the custody of the airline or carrier, the insured must immediately report the loss to this company and obtain documentation of this reporting. The claims form is to be sent to *Gouda* at your earliest convenience. Please enclose original receipt of your reporting to the above authorities together with original documentation of the value of stolen or damaged objects.

Luggage delay

Claims form - with a confirmation of the delay issued by the transport company enclosed - together with original receipts for the replacement purchases made, are to be submitted to *Gouda* at your earliest convenience.

Holiday guarantee

Claims form with a confirmation of *Confinement to bed* ordained by a *physician* or *indoor stay* ordained by a *physician* (from date/to date) from attending doctor enclosed to be submitted together with receipt for the price of the journey.

Hospitalisation

Please contact the *Emergency centre* as soon as possible and no later than 24 hours after being hospitalised. The *Emergency centre* will, if needed, make arrangements to furnish a payment guarantee to the hospital where the insured is treated.

Illness or accident

Please contact the *emergency centre* as soon as possible. It is a condition for *Gouda's* liability to pay compensation that the insured obtains a precise diagnosis from the attending *physician* and that the insured gives *Gouda's physician* access to all relevant medical reports. Isolated cases of medical treatment or purchase of medication not exceeding DKK 2,500 do not require contact to the *emergency centre*.

Legal assistance - bonding

The *emergency centre* is to be contacted immediately. Final completion of a bonding will typically take place after your return home.

Medical treatment

If a medical practitioner has treated the insured, the insured may ask the medical practitioner to make out the bill to *Gouda*, or the insured may pay the medical practitioner himself for treatment and subsequently send the claims form and original receipts to *Gouda* for reimbursement. If needed, *Gouda* may furnish a guarantee to the medical practitioner. Irrespective of mode of payment the claims form must be submitted as soon as possible. In any case it is important to obtain necessary documentation for your illness in the shape of a medical statement containing diagnosis and information of any prescribed medication as well as original receipts of payment for medical treatment and medication.

Medical escort and summoning

Please contact the *emergency centre* as soon as possible. It is a condition for *Gouda's* liability to pay compensation that the insured obtains a precise diagnosis from the attending *physician* and gives *Gouda's physician* access to all relevant medical reports.

Repatriation

The *emergency centre* must be contacted immediately with the purpose of obtaining an assessment of whether compensation for repatriation under the given circumstances should be paid. In the affirmative, the *emergency centre* will make arrangements for an extraordinary home travel. If it is agreed that the insured will make arrangement for his or her home travel himself/herself, or if there has been other justifiable expenses, the claims form should be submitted as soon as possible.

Repatriation transportation

Please contact the *emergency centre* as soon as possible in any case where repatriation may take place.

Gouda's physician will then in consultation with the attending doctor/hospital decide whether repatriation should be initiated and, if so, when and how the transportation should take place.

Personal liability

The *emergency centre* must be contacted immediately if an event occurs that may subsequently cause liability claims from a third party. It is important that *Gouda* receives information of name and address of the potential claimant (injured person) and names and addresses of witnesses, if any. You should never acknowledge liability yourself but leave it to *Gouda* to make a decision in the case. If you do not, you risk having to pay damages yourself, including damages for injuries in which you were not even to be held responsible.

Section C: Extent of the insurance with exceptions

1 Illness and repatriation

1.0 Maximum compensation is: Unlimited

1.1 Repatriation expenses are covered without limitation.

1.2 For travels in *Europe* of up to 1 month's duration, there is no coverage unless a special supplementary insurance has been taken out. Illness and repatriation in connection with holiday and/or study tours where you are not registered with an educational establishment abroad will normally be covered by the Public Travellers' Health Insurance. For further information please contact *Gouda*.

1.3 The insurance covers the following reasonable expenses caused by *Acute illness* or injury that has arisen during your journey:

1.3.1 Medical treatment and medication prescribed by a *physician*.

1.3.2 Hospitalisation in a semi-private ward and hospital treatment as ordained by a *physician*, including operations.

1.3.3 Delivery of screened blood if *Gouda's physician* finds that the insured is staying in a risk area.

1.3.4 On-the-spot surveillance while the insured receives screened blood.

1.3.5 Treatment by an officially licensed physiotherapist, chiropractor or other non-medical treatment as ordained by a *physician*, up to a total maximum of: DKK 15,000 - max 10 times

1.3.6 Urgent and acute dental treatment is covered by up to DKK 3,000.

1.3.7 Transportation by ambulance from the scene of the illness/accident to the place of treatment (including air ambulance provided that this has been approved by *Gouda*).

1.3.8 *Additional expenses* for repatriation of the insured to the Home Country (including transportation by air ambulance, if necessary) if deemed necessary by *Gouda's physician* provided that the transportation has been arranged in agreement with *Gouda*.

1.3.9 Transportation in the event of failure of treatment to the nearest suitable place of treatment if deemed necessary by *Gouda's physician*

1.3.10 *Additional travel expenses* for up to 30 days as well as premium for extension of the present policy if medical treatment or hospitalisation has caused the delay and makes it necessary to reschedule the itinerary.

1.3.11 In case of death all expenses for transportation of the deceased to the Home Country are covered, including expenses in connection with any statutory requirements for such transportation.

1.3.12 The insured's documented expenses for phone calls during hospitalisation are covered by the following amounts per injury: DKK 1,000.

1.3.13 Necessary, documented taxi transportation of the insured to and from the place of treatment is covered by a maximum of: DKK 1,000.

- 1.3.14 Return of suitcases, clothes, toilet requisites, etc. that the insured has to leave behind as a result of his/her repatriation.
- 1.3.15 Reasonable, documented expenses for transportation by taxi or ambulance, as ordained by a *physician*, from the hospital to the insured's home address in the Home Country. The coverage applies in connection with discharge after *Gouda* has repatriated the insured to a hospital in the Home Country.
- 1.3.16 If due to an injury covered by this insurance the insured has been unable to follow his/her original itinerary, including scheduled home journey, and the insured has not been repatriated on *Gouda*'s expense, the insurance covers necessary *Additional expenses* for:
- A) Catching up of planned itinerary – Economy Class as a maximum.
- B) Hotel accommodation as well as meals up to the following amount per day: DKK 1,500
- If *Gouda*'s *physician* finds that:
- the insured can be treated as an out-patient instead of being hospitalised.
 - the insured can stay at a hotel after completed treatment to await repatriation or
 - the insured can catch up with his/her original itinerary after completed treatment.
- 1.3.17 Return travel to the point of origin of the repatriation (max. Economy Class) provided that at least 31 days remained of the travel period and *insurance period* at the time when the repatriation took place. Return travel must await a complete cure and shall commence no later than 90 days after complete cure.
- 1.4 Exceptions
- The insurance does not cover:
- 1.4.1 Expenses for treatment or sojourn after return to the Home Country.
- 1.4.2 Expenses for treatment or sojourn after the time when the insured refuses to be repatriated against the advice of *Gouda*'s *physician*.
- 1.4.3 Expenses for treatment or sojourn in the event that *Gouda*'s *physician* has decided that treatment can wait until the insured has returned to the Home Country.
- 1.4.4 Expenses in connection with repatriation arranged by the insured that *Gouda* would not have incurred had the company arranged the repatriation.
- 1.4.5 Expenses for transportation as a result of the insured's fear of danger of infection.
- 1.4.6 Expenses incurred because the insured does not follow the instructions given by the attending medical practitioner or *Gouda*'s *physician*.
- 1.4.7 Expenses for treatment of chronic or existing ailments and illnesses that prior to departure have resulted in:
- A) Hospitalisation.
- B) Evaluation/treatment by a *physician* that is not part of a check-up or
- C) Changed medication.
- For travels of less than 31 days' duration no expenses are paid for treatment of chronic or existing ailments or illnesses that within the last 2 months prior to departure have resulted in any of the events mentioned in A, B or C.
- For travels of more than 31 days' duration no expenses are paid for treatment of chronic or existing ailments or illnesses that within the last 6 months prior to departure have resulted in any of the events mentioned in A, B or C.
- 1.4.8 Expenses for treatment of chronic or existing ailments or illnesses if the insured:
- A) has not consulted a doctor, has refused or given up treatment of his/her illness even though the insured ought to know or suspect that the illness required treatment or had become much worse.
- B) has stopped treatment against the *physician*'s advice or treatment has been refused by a *physician*.
- C) has been registered for, referred to or put on a waiting list for evaluation/treatment.

D) has failed to turn up for agreed check-ups within the last 2 months or due to previous failure to turn up has given up normal check-ups.

- 1.4.9 Expenses for check-up and treatment, including medication, to keep a chronic or existing ailment or illness stable and properly regulated.
- 1.4.10 Expenses for treatment that the insured prior to his/her departure knew that he or she had to undergo.
- 1.4.11 Expenses for dental treatment, cf subsection 1.3.6, if the insured has not had normal dental care with regular examinations and treatment.
- 1.4.12 Expenses in connection with induced abortion.
- 1.4.13 Expenses in connection with childbirth or consequences of pregnancy that occur after the 35th week of the pregnancy.
- 1.4.14 Expenses for treatment of AIDS or complications, including examination of symptoms. This exception applies notwithstanding the provisions in subsections 1.4.7, 1.4.8 and 1.4.9.
- 1.4.15 Expenses for glasses, contact lenses, hearing aids, dental prostheses or other prostheses.
- 1.4.16 Expenses for recuperation or stays at health resorts.
- 1.4.17 Expenses for treatment of the consequences of injury caused by exercising professional sports.

2 Accident/assault

- 2.0 The total maximum compensation for injuries (sections 2.2 and 2.3) and assault (sections 2.4 and 2.5) is: DKK 200,000 .
- 2.1 Maximum compensation for death is: DKK 100,000
 - 2.1.1 The insurance provides compensation in case of injuries or death that is an immediate consequence of an *accident*.
 - 2.1.2 If at the time when the policy takes effect the insured is above 70 years of age, the insurance amounts stated in section 2.1 are reduced by 50 %.
- 2.2 Coverage of injuries (disablement):
 - 2.2.1 The insured is entitled to disablement compensation if an *accident* has caused permanent disablement of at least 15 %.
 - 2.2.2 The compensation should be determined as soon as possible and no later than 3 years after the *accident*.
 - 2.2.3 The degree of disablement is determined on the basis of the official schedule of disablement percentages issued by the National Board of Industrial Injuries. The determination will be based on the medical level of disablement caused by the injury and without consideration of the insured's occupation.
 - 2.2.4 The degree of disablement for the loss of several body parts cannot exceed 100 percent in total.
 - 2.2.5 Existing injuries or disablement cannot give rise to higher compensation than if such injuries or disablement had not existed.
 - 2.2.6 It is a precondition for coverage that the insured is alive at the time when the compensation is paid.
 - 2.2.7 The insured is entitled to have his or her degree of disablement finally determined by the National Board of Industrial Injuries. Expenses involved are shared equally by the parties.
- 2.3 Exceptions
 - The insurance does not cover:
 - 2.3.1 Disablement caused by illness.
 - 2.3.2 Illness or triggering of latent predisposition to illness, notwithstanding that the illness may have arisen as a consequence of or may have been aggregated by the *accident*.
 - 2.3.3 Aggravation of the consequences of an *accident* as a result of an already *existing illness*.
 - 2.3.4 Compensation for existing disablement.

- 2.4 Assaults
- 2.4.0 Coverage
- 2.4.1 If during his/her journey the insured is being deliberately assaulted and the assault causes bodily injury, the insurance provides compensation that equals the amount the culprit would be ordered to pay under Danish liability law for an assault committed under similar circumstances in Denmark.
- 2.5 Exceptions
- The insurance does not cover:
- 2.5.1 If the assault was conducted by a fellow traveller, regardless of whether or not this person is covered by a *Gouda* Travel Insurance.
- 2.5.2 If the insured has exposed himself/herself to this risk without any just reason.
- 2.5.3 If the assault has taken place in connection with a criminal act committed by the insured.
- 2.5.4 Damage to property.
- 2.6 Coverage for death
- 2.6.0 When an *accident* covered by this insurance causes the insured's death within 12 months after the *accident*, the insurance amount for deaths indicated in section 2.1 will be paid out with deduction of any disablement compensation previously paid out.
- 2.6.1 If the insured at the time when the insurance takes effect is 15 years of age or below, the insurance amount for death stated in section 2.1 is reduced by 50 %.
- 2.6.2 Unless otherwise agreed with *Gouda*, the compensation for death is paid out in the following rank of priority in such a way that a subsequent person will come into consideration only if the preceding person does not exist/is not alive: Spouse, children, *Cohabiter*, the insured's heirs.
- 2.7 Exceptions:
- The insurance does not cover:
- 2.7.0 Death caused by illness.
- 2.8 General exceptions applicable to the subsection on accidental coverage (disablement and death):
- 2.8.0 If the *accident* has occurred in connection with any kind of aviation, except as a paying passenger using charter airline or ordinary airline, all professional participation in sports, expeditions, diving to depths of more than 45 metres, mounting climbing, parachute jumps (tandem jumps with an instructor not included), racing of any kind, alpine skiing and other similar sports, no compensation is paid.
- 2.8.1 *Accidents*, which occur in connection with aviation, are covered only if the insured is a passenger in an aircraft with national coding.
- 2.9 Dental damages
- Maximum coverage is: DKK 8,000.
- 2.9.0 Dental damages that occur as an immediate consequence of an *accident*, are covered only to the extent that treatment is not otherwise covered. It is a precondition for coverage of dental damages that treatment has been approved in advance by *Gouda* and is initiated as soon as possible after the *accident*.
- 2.10 Exceptions
- The insurance does not cover:
- 2.10.1 Dental damages occurred while chewing, regardless of what caused the chewing damage.
- 2.10.2 Expenses for dental treatment performed more than 3 years after the *accident*.

3. Extended accident/assault (optional coverage)

3.0 If it is stated in the insurance policy that the insured has chosen this coverage, against payment of an additional premium, the amounts are increased to a total of:

Injuries/disablement and assault (section 2.0): DKK 500,000

Death (section 2.1): DKK 250,000

Dental damage (section 2.9.): Unlimited

3.1 The degree of disablement stated in section 2.2.1 will take effect from 5%.

3.2 Any damage is calculated in accordance with section 2 of these terms.

4 Personal liability

4.0 Maximum compensation amounts are:

Bodily injury DKK 10 million

Property damage DKK 5 million

4.1 The insurance covers liability to pay damages imposed on the insured by the authorities in the country where he/she is presently staying. This also applies to a subsequent fixing of damages, if any.

4.2 The amounts stated in section 4.0 constitute the highest limits of *Gouda's* obligation(s) after a single insured event although the liability may be imposed upon several persons covered by one or more policies with *Gouda*.

4.3 In addition, expenses in connection with settlement of liability matters are covered, provided that agreement has been made with *Gouda* in advance.

4.4 Damages to holiday accommodation and/or hotel provided that the damaged property was in the insured's custody. There is a DKK 500 deductible per damage for damages covered under this section.

4.5 The insured should not admit liability or approve a liability claim. You should leave it up to *Gouda* to make a decision. If you do not comply with this condition, you risk having to pay damages yourself; this includes *accidents* where you might not have been held responsible at all. *Gouda* must be notified about the *accident* immediately and will subsequently make a decision as to how the case should be handled.

4.6 Exceptions

The insurance does not cover liability to pay compensation for:

4.6.1 Contractual, professional and commercial relationships.

4.6.2 Damages to or loss of own property.

4.6.3 Damages occurring as a consequence of the insured by agreement or otherwise having accepted wider liability than what applies according to common regulations concerning non-contractual liability.

4.6.4 Damages to property held by the insured as borrowed, rented, stored, kept for use, transportation, treatment or otherwise held in custody, except for situations specified in subsection 4.4.

4.6.5 Damages whereby the insured causes illness to others through contagion, infection or otherwise.

4.6.6 Damages caused in connection with the use of a motor vehicle, camper or trailer, motor-driven aircraft or vessel or any vessel exceeding 3 metres in length.

4.6.7 Damage caused to *family* or *travelling companion*.

4.6.8 Damages caused by animals.

5 Legal assistance

5.0 Maximum amounts for compensation are: DKK 100,000

- 5.1 The insurance covers the insured's expenses plus transportation costs for one person being summoned in case of the insured being detained – cf section 5.2.4.
- 5.2 The insurance covers:
- 5.2.1 The insured's expenses for legal assistance when required because of disputes arisen during the journey or at the destination.
- 5.2.2 For the coverage applies that the insurance covers *travel expenses* as a consequence of the insured being summoned as a witness or for questioning at a court abroad.
- 5.2.3 Necessary bail for release of the insured or his/her belongings from detention by foreign authorities. The bail is considered to be an interest-free loan to be repaid to *Gouda* upon release or on request.
- 5.2.4 Transportation costs for one person of the insured's choice – Economy Class as a maximum – to visit the insured and return trip to the home address if local authorities detain the insured for more than 48 hours.
- 5.2.5 Deductible
- 5.2.5.0 For each claim under legal assistance there is a 10% deductible of the total recoverable expenses, with a minimum of DKK 2,500, however. This deductible does not apply to section 5.2.3.
- 5.3 Exceptions
- The insurance does not cover expenses for legal assistance in case of disputes:
- 5.3.1 Between the insured and the travel agency, travelling agent, travelling mediator or one or more *travelling companions*.
- 5.3.2 In connection with conditions of business-related character.
- 5.3.3 In connection with *family* matters or conditions regarding inheritance.
- 5.3.4 In connection with criminal proceedings.
- 5.3.5 In connection with road traffic cases where a motorised means of transportation was used by the insured.
- 5.4 Special provisions
- 5.4.0 Between the insured and *Gouda*.
- 5.4.1 It is presupposed that the insured cannot obtain legal aid for litigation of the case and that a public, recognised complaints commission, including a board of appeal, cannot treat the dispute.
- 5.4.2 The legal assistance does not comprise actual compensation or demands similar to fine, but expenses needed for legal assistance only.
- 6 Repatriation**
- 6.0 Maximum compensation amounts are: Unlimited
- 6.1 The insurance covers reasonable and necessary additional travelling expenses – Economy Class being a maximum – for the insured and a *travelling companion*:
- 6.1.2 if the insured is summoned home to Scandinavia due to death or hospitalisation as a consequence of a serious *accident* or sudden severe illness among one of the following persons/group of persons: Spouse or *Cohabiter* (must be registered at the same address as the insured), children, parents or brothers and sisters.
- 6.1.3 if the insured receives information about damage as a consequence of fire or burglary in the insured's private home in the Home Country or his/her own company, if illegal work stoppage occurs or fraudulent actions take place in the insured's own company, and the incident(s) requires that the insured turns up immediately to be present in person. It is a precondition for *Gouda's* liability to pay compensation that the necessary home transportation has been agreed with *Gouda*.
- 6.1.4 Children under the age of 18 travelling with their parents are entitled to the same coverage as described in section 6.1 if coinsured parents or *travelling companions* are all summoned home because of a recoverable damage.
- 6.2 Exceptions
- 6.2.1 The insurance does not cover repatriation that will result in arrival home less than 12 hours prior to the originally planned arrival.

- 6.2.2 This coverage does not apply in cases where the *family* member causing the repatriation participates in the same journey and has been repatriated in accordance with section 1.3.8. In such cases coverage is to be applied for under section 7 Medical escort.
- 6.2.3 No compensation is paid for home journey to the starting point of the repatriation unless at the time of repatriation at least 31 days remained of the travel period and *insurance period*. Home journey must be conducted no later than 90 days after repatriation.
- 7 Medical escort/Summoning**
- 7.0 The maximum number of persons that can be summoned and/or act as medical escort is as follows:

Medical escort & summoning 3 persons.

For all compensation under section 7.0 applies that the insurance covers *Additional expenses* for the insured's own children under the age of 18 travelling with him/her.
- 7.1 The insurance covers
- 7.1.1 Damages comprised by the Public Travellers' Health Insurance or section 1 Illness and repatriation of this insurance where the insured:
- 7.1.2 - Obtains an *Acute illness* or is injured to such a degree that the attending *physician* and *Gouda's physician* anticipate that it will entail hospitalisation for at least 72 hours or
- 7.1.3 - Is stricken with acute, life-threatening illness or
- 7.1.4 - Is to be repatriated.
- 7.2 Extent

The insurance covers necessary *Additional expenses* for the medical escort or the person summoned:
- 7.2.1 Transportation from home address and back – Economy class being a maximum. The insurance provides no compensation if the insured is to be repatriated within 72 hours after the medical escort's departure from the Home Country.
- 7.2.2 Extension of the existing insurance with *Gouda* or purchase of a new *Gouda* insurance of the same type as the insured's for the duration of the medical escort.
- 7.2.3 Home journey to own address or for catching up on scheduled itinerary – Economy class being a maximum –when the medical escort comes to an end either by the insured being sent home from the hospital in the country where he/she is staying or on return to his/her home/hospital in the Home Country.
- 7.2.4 The insurance covers the insured's own children under the age of 18 as well as the person summoned and/or the medical escort's necessary, documented *Additional expenses* for:
- A) Transportation – same ticket class as the insured as a maximum, with the exception of air ambulance, in cases where the insured is to be transported to his/her own place of treatment or is to be repatriated
- B) Accommodation at hospital/hotel, maximum amount per person per day: DKK 1,000.
- C) Documented expenses for meals and local transportation, maximum amounts per person per day: DKK 250
- D) Home travel for *travelling companions* and children under the age of 18 on the same ticket class as their parents/*travelling companions* (not air ambulance), if the parents and all *travelling companions* are travelling at *Gouda's* expense as a consequence of recoverable repatriation, summoning or medical escort.
- 7.2.5 Sojourn period for the medical escort is covered as a maximum of: Unlimited
- 8 Delayed appearance**
- Maximum compensation is: Unlimited
- 8.1 Coverage

- 8.1.1 The insurance covers in cases where the insured through no fault of his/her own unpredictably turns up late for a public means of transportation (or one arranged for by the travelling agent) and for this reason must subsequently catch up on the planned itinerary.
- 8.1.2 The insurance covers necessary, documented *Additional expenses* for:
- A) Transportation for catching up on the planned itinerary – same class as the originally planned departure as a maximum.
 - B) Hotel accommodation, a maximum of DKK 1,000 per day.
 - C) Meals and local transportation up to DKK 250 per day.
- 8.1.3 In cases where *Gouda* is unable to make the insured turn up for the planned itinerary before half the planned journey has expired (departure as well as arrival home is calculated as one day) the insurance covers:
- A) The price per day of the journey for holidays lost. The insurance does not cover the day of arrival to catch up with the planned itinerary. The insurance covers only if the time of the *accident* is at least 24 hours after the departure from the Home Country.
 - B) It is a precondition for coverage that ticket(s) have been booked and paid for 24 hours before departure.
- 8.2 Exceptions
- 8.2.1 No compensation is paid if delayed appearance takes place in connection with change of flights and there has not been official minimum transit time.
- 8.2.2 No compensation is paid for the day of departure up to 24 hours after departure if the insurance was not bought until the day of departure.
- 9 Travelling documents**
- 9.0 Maximum compensation is: DKK 2,500
- 9.1 Extent
- 9.1.1 The insurance covers any kind of theft and damage to tickets, passports and credit cards.
- 9.2 Coverage:
- 9.2.1 The insurance covers the insured's expenses for:
- A) Replacement tickets, credit cards and passports.
 - B) Necessary transportation, fees, photos, etc.
- 9.3 Exceptions
- The insurance does not cover:
- 9.3.1 Left, lost or mislaid items.
 - 9.3.2 Losses suffered in connection with misuse of credit cards.
 - 9.3.3 Time consumption for replacement of these items.
- 10 Luggage/luggage delay (optional coverage)**
- 10.0 Luggage
- Maximum compensation is: DKK 10,000
- If it is noted in the policy that the insured has declined this coverage against a reduction of the premium, no compensation is paid under section 10.**
- 10.1 A single item with accessories (e.g. camera with extra equipment) is covered with a maximum of 50% of the current insurance amount, regardless of whether more policies have been taken out with *Gouda* for this item.

- 10.2 The insurance covers:
- 10.2.1 Financial loss arisen as a consequence of any kind of theft and damage to the insured's luggage:
- 10.2.2 Loss of checked-in luggage.
- 10.2.3 Deductible and loss of bonus in case of a recoverable damage that is also covered by the insured's household furniture insurance.
- 10.3 Limited coverage:
- 10.3.1 In case of theft from the cabin in a locked motor vehicle, boat, camper or caravan, coverage is limited to 50 % of the compensation indicated in section 10.0. This exception does not apply, however, if the theft occurs from a permanently mounted, locked and separate (from the cabin) luggage compartment or locked box in a boat, motor vehicle or caravan.
- 10.3.2 Ready cash, traveller's cheques, securities and similar valuables are covered only in cases of theft where the insured is carrying the items on his/her body. Maximum compensation is: DKK 1,000
- 10.4 Exceptions
- The insurance does not cover:
- 10.4.1 Tickets, passports and credit cards. Cf section 9 Travelling documents.
- 10.4.2 Left, lost or mislaid items.
- 10.4.3 Prostheses, computers, TV sets, mobile phones, boats, windsurfers, surfboards and items used professionally and means of transportation, including bicycles and their accessories.
- 10.4.4 Theft from unlocked holiday accommodation, motor vehicle, train, aircraft, bus, boat, camper, caravan or unoccupied tent.
- 10.4.5 Theft of luggage not under efficient surveillance.
Luggage left (also for shorter periods of time) outside locked holiday accommodation, motor vehicle, caravan or the like is not considered as being under efficient surveillance.
- 10.4.6 Theft of photo equipment, jewellery, CD's, discmen and walkmen and other items desirable for thieves from holiday accommodation/hotel unless visible evidence of forced entry is found.
- 10.4.7 Loss or damage to luggage sent by special means of transportation independently of the insured's journey.
- 10.4.8 Damage to luggage caused by poor packaging and ordinary tear and wear, marks and scratches, etc. of suitcases or bags if their utility value has not thereby been significantly reduced.
- 10.4.9 Indirect losses.
- 10.4.10 Losses as a consequence of misuse of traveller's cheques, credit or charge cards.
- 10.4.11 Losses that have already been covered as a consequence of the cover for delay of luggage in section 10.7.
- 10.5 The following rules apply for settlement of damages under section 10:
- 10.5.1 Items that can be documented (by receipt, guarantee, etc.) to be less than 2 years old are indemnified with the value of equivalent new items.
- 10.5.2 Items that can be documented (by receipt, guarantee, etc.) to be less than 2 years old are indemnified with the amount it would cost to replace the item with deduction for age, use, fashion, reduced application and other circumstances.
- 10.5.3 For items where age and purchase price can no longer be documented (by receipt, guarantee, etc.), *Gouda* is entitled to determine the compensation on the basis of an estimate.
- 10.5.4 *Gouda* is entitled to indemnify in kind but is not under any obligation to do so.
- 10.5.5 *Gouda* is entitled to have the damaged goods repaired or indemnify the insured for the amount it would cost to have the item repaired.
- 10.5.6 For loss of taped recordings (including videos), movies, manuscripts, drawings and the like only the value of the raw material is covered.

- 10.6 Special provision:
- 10.6.1 Luggage lost while in the custody of the carrier is not considered to be lost until 30 days after the loss has been reported to the carrier.
- 10.7 Delay of luggage
- Maximum compensation is: DKK 2,500 with a maximum of DKK 500 per 24 hours
- 10.7.1 In cases where the insured's checked-in luggage is delayed by more than 5 hours in relation to the insured's arrival at his/her destination outside the Home Country, the insurance covers reasonable, necessary and documented *Additional expenses* for replacement purchases similar to the missing items.
- 10.7.2 It is a precondition for coverage that original documentation of the delay and copies of tickets and check-in vouchers from the travel agency and/or the airline are produced.
- 10.8 Exceptions
- The insurance does not cover:
- 10.8.1 Replacement purchases made after the luggage has arrived at the destination.
- 11 Holiday guarantee (optional coverage)**
- 10.0 Maximum compensation is: Unlimited
- If it is written in the policy that the insured has declined this coverage against reduction of the premium, there is no coverage under section 11.**
- 11.1 The insurance comprises the following groups of persons: Section A, B or D
- The insurance covers one of the below groups of persons only:
- A) The insured himself/herself.
- B) Parents travelling with their own children living at home. If one or more of the *family* members are entitled to compensation of section 6.1.2, the insurance covers the whole *family* (parents and their own children living at home).
- C) The insured and one *travelling companion* whose name is stated on the same invoice/registration form as the insured or has bought the trip to make it together with the insured.
- D) The insured and up to 2 *travelling companions* who are stated on the same invoice/registration form as the insured or has bought the trip to make it together with the insured.
- It is a precondition for coverage under the above clauses that each individual person has taken out *Gouda Travel Insurance*.
- 11.2 What is covered?
- 11.2.1 The insurance grants financial compensation in the shape of the *price of the travel per day* – a minimum of DKK 250 per day for holidays spoiled, which means days that fall under one of the situations described below:
- A) the insured is summoned in accordance with section 6.
- B) the insured is hospitalised and/or repatriated in accordance with section 1 or in accordance with the Public Travellers Insurance.
- C) the insured is ordained to stay in bed or indoors by the attending *physician*.
- 11.2.2 The financial compensation for spoiled holidays will be paid from the day after one of the situations under section 11.2.1 A - C occurs at the earliest. Compensation is paid only for those days where the situation persists. For section 11.2.1 C compensation is paid for the number of days ordained by the *physician*, cf however section 11.2.3.
- 11.2.3 No compensation is paid for the day of the home journey.
- 11.3 Compensation is paid only for journeys of up to 31 days' duration and not exceeding the *insurance period*.
- 11.4 Special conditions

- 11.4.1 In case of insufficient documentation from the attending *physician* that specifically ordains the insured to stay in bed or indoors, *Gouda's physician* will determine on the basis of the diagnosis whether the insured and other *travelling companions* in accordance with the above are entitled to compensation and, in the affirmative, for how many days.
- 11.4.2 For the group of person's cf section 11.1 compensation is paid for the same period as is paid for the insured.
- 12 General terms**
- 12.0 The Insurance Act as well as the Danish Contracts of Insurance Act applies to the insurance.
- The provisions and exceptions mentioned below apply to this insurance as a whole (sections 1 – 11). Terms printed in *Italic s* are defined in section A - Definitions.
- 12.1 It is a precondition for the insurance to be issued that the insured holds a valid health insurance certificate (i.e. is entitled to services in accordance with the Public Health Insurance Act), alternatively that the insured temporarily is not registered with the national registration office due to absence on journey for 6 to 18 months.
- 12.2 This insurance cannot be taken out for journeys the purpose of which is alpine skiing for more than 50% of the days of journey.
- 12.3 The insurance covers in the geographical area stated in the policy. It is a precondition for coverage that the insurance has been taken out for the correct geographical coverage.
- 12.4 This insurance can be issued for a maximum insurance period of 18 months. In case of longer stays please contact *Gouda*.
- 12.5 Unless otherwise specifically mentioned, the insurance sums stated for the various partial coverage (items) constitute maximum limits of *Gouda's* obligatory indemnification for all damages occurring under the respective coverage within the period of validity of the insurance.
- 12.6 Compensation is paid for events occurring during the *insurance period* provided that the premium has been paid before departure. If arrival home is delayed without contributory negligence, the *insurance period* is extended without payment of extra premium with up to 14 days.
- 12.7 If the insurance is discontinued before it expires, the balance between the premium that should have been paid for the shorter period of cover and the premium paid will be reimbursed with deduction of a DKK 200.- administrative charge per person, with DKK 400 as a maximum per policy, however. Amounts of DKK 100 or below are not reimbursed. Likewise, no premium is reimbursed for insured persons who are repatriated or have travelled home at *Gouda's* expense.
- 12.8 The insured has an obligation to procure and hand in information necessary in order for *Gouda* to decide whether the damage is recoverable and to what extent. Information may include original police reports, third party statements from e.g. guides, hotel staff.
- 12.9 It is a precondition for coverage:
- that all insured persons are stated with their correct age category based on their age at the time of commencement of the *insurance period*, and
 - that persons over 80 of age at the time of departure, who are travelling overseas or in *Europe* for more than 1 month, have provided medical information to *Gouda*, and that *Gouda* has confirmed in writing that the insurance can be taken out.
- 12.10 For each claim:
- 12.10.1 - *Gouda's physician* is entitled to seek information about the insured's health condition and treatment by *physicians* or hospitals that have treated the insured and, if necessary, discuss with them conditions that are revealed to *Gouda*. *Gouda* guarantees full discretion concerning such information.
- 12.10.2 - *Gouda* is entitled to demand that the insured should let himself/herself be examined by *Gouda's physician* or a *physician* appointed by *Gouda*. In case of death *Gouda* is entitled to demand a post-mortem autopsy. *Gouda* shall pay the costs associated herewith in any given case.
- 12.11 The insured is under obligation to produce original documentation for all expenses or losses for which claims are made, including original purchase receipts, written guarantees, police receipts, report from carrier, etc.
- 12.12 Expenses for transportation not arranged by *Gouda* are covered only up to the limit of the expenses *Gouda* would have had in arranging similar transportation, to a maximum, however, corresponding to the fare of a scheduled flight – Economy class as a maximum. Cf also section 8.1.3.
- 12.13 Entitlements under this policy cannot be pledged or transferred without *Gouda's* written consent.

- 12.14 In case of disbursements under this policy, *Gouda* shall take over all rights of the insured pertaining hereto. *Gouda* is entitled to have recourse with any third party to the extent that *Gouda* has paid compensation. *Gouda* covers costs pertaining to an action of recourse, if any.
- 12.15 Compensation is paid out immediately after *Gouda* has received any information deemed necessary to determine *Gouda*'s liabilities.
- 12.16 Section B regarding "Claims procedures " forms an integral part of these insurance terms and conditions.
- 12.17 The insurance does not cover:
- 12.17.1 Claims evoked by the insured by intent or gross negligence, during self-imposed intoxication or under the influence of drugs, medication or other euphoriant drug, unless it can be stated that the damage has no connection herewith. This exception applies to any coverage under this insurance regardless of the insured's state of mind at the time of damage.
- 12.17.2 Claims arisen in connection with the insured's participation in scientific expeditions or while performing professional sports.
- 12.17.3 Indirect losses
- 12.17.4 Pilots and co-pilots during flights.
- 12.17.5 Claims arising as a direct or indirect consequence of strikes, lockout, seizure or other interference by a public authority. Cf also sections 5.2.3 and 6.1.3.
- 12.17.6 Any cost after arrival to the Home Country. Cf also sections 1.3.15 and 2.9.
- 12.17.7 Claims covered by other insurance policies or the Public Travellers Health Insurance. This exception does not apply to the coverage for *accidents*, cf section 2.
- 12.17.8 Force majeure of any kind.
- 12.18 Coverage in case of war:
- 12.18.1 The insurance does not cover losses arising directly or indirectly as a consequence of war or war-like actions, riots and civil commotion. However, the insurance covers up to 24 hours from the beginning of the events mentioned in this clause.
- 12.19 Evacuation:
- 12.19.1 In case of imminent danger of outbreak of war or war-like conditions while the insured sojourns in the country, the insurance covers evacuation to the nearest safe destination in accordance with recommendations issued by the Danish Ministry of Foreign Affairs and *Additional expenses* of DKK 50,000 as a maximum. Transportation must take place at the first given opportunity after the Ministry's recommendation.
- 12.19.2 If the insured is detained by the authorities of a country as a consequence of war or risk of war, the insurance covers for up to 3 months paid and documented *Additional expenses* for accommodation and inland transportation with up to DKK 50,000 as well as *Additional expenses* for food and drink up to DKK 500 per day. It is a precondition for coverage that the insured has not failed at an earlier stage to follow the recommendation to evacuate issued by the Danish Ministry of Foreign Affairs.
- 12.20 Exceptions to 12.19:
- 12.20.1 Arrangements for transportation in countries that are in a state of war or war-like conditions may be limited. *Gouda* is not responsible for the extent to which such transportation can take place but will cooperate with the Danish Ministry of Foreign Affairs in cases where help is needed.
- 12.21 Coverage in connection with use of radioactive material:
- 12.21.1 The insurance does not cover losses arising directly or indirectly as a consequence of using radioactive material.
- 12.22 Board of appeal:
- 12.22.1 In case of disagreement between the insured and *Gouda* concerning the insurance, and repeated inquiries from the insured to *Gouda* do not lead to a satisfactory result, the insured may complain to:
- Ankenævnet for Forsikring (Danish Insurance Complaints Board),
Anker Heegaardsgade 2,
DK-1572 Copenhagen V
Tel. +45 33 15 89 00.

A special complaints form is used for filing a complaint. This form is available from *Gouda*, the Danish Insurance Complaints Board or Forsikringsoplysningen (providing information on insurance issues), Amaliegade 10, DK-1256 Copenhagen K, Tel. +45 33 43 55 00.

12.23 Governing jurisdiction and forum:

12.23.1 Legal proceedings against *Gouda* must be commenced at the City Court of Copenhagen or the Eastern Division of the Danish High Court in Copenhagen.

These insurance terms and conditions are not legally binding as this is a free translation of the Danish terms. Any disputes are to be settled according to the Danish terms.

Section D: Instructions to doctors and/or hospitals

The bearer of this Gouda Travel Insurance Policy is covered against Hospital and Medical Expenses up to the amounts insured as mentioned in these policy conditions.

The cover relates to expenses as a consequence of *accidents* occurring to the bearer during the period of insurance and/or unforeseen illnesses, which arise during that period.

Should you wish to consult us regarding treatment of the insured and/or policy matters, please do not hesitate to contact our 24-hour *Emergency centre*:

Nordic International Assistance A/S (NIA)
Teglværksgade 37
DK-2100 Copenhagen Ø
Denmark
Tel. +45 70 22 22 71
Fax +45 70 22 22 72
e-mail: nia@gouda.dk

In Canada and the United States please contact our 24-hour *Emergency centre*:

Global Medical Management, Inc.
7901 SW 36th Street, Suite 100
Davie, FL 33328 USA
Tel. 1-888-213-5086
Fax 1-954-370-8130
e-mail: gmml@usamed.com

Bills and indemnification form should be forwarded to Gouda Rejseforsikring in Denmark. Please indicate on the bills in which way payment should be made.

On behalf of the persons insured by this insurance scheme and Gouda Rejseforsikring, we hereby thank you in advance for your cooperation.

Section E: Claims form

If the space on this form is insufficient, further description may be enclosed.

1. CPR no.: _____ Policy number : DK _____

2. Name: _____

Address: _____

Private telephone: _____

P.O.Box no.: _____ City: _____

Work telephone: _____

E-mail: _____

3. Damage/illness occurred: (detailed description):

4. When did the damage/illness arise? Date: _____

5. In which category does the claim belong?

Illness	___	Medical escort	___
Repatriation	___	Summoning	___
Summoning	___	Delayed appearance	___
Delay of luggage	___	Luggage	___
Personal liability	___	Travelling documents	___
Legal assistance	___	Accident	___
Assault	___	Holiday guarantee	___

Other: _____

6. Purpose of your travel:

Holiday ___ Business ___ Holiday/Business ___ Studies ___ Other: ___

Departure: ___/___/___ Arrival home: ___/___/___ (planned)

Travel agent: _____ Country/residence abroad: _____

7. Illness/accident/injury

Date and time of illness/accident: ___/___/___ ____.

First consultation: ___/___/___ Reported well: ___/___/___

Hospitalisation : ___/___/___

Bed rest/indoor stay ordained by *physician*

(date from/to): ___/___/___ - ___/___/___ (medical report enclosed)

Have you previously had the same symptoms/illness: no ___ yes ___

When: ___/___/___ - ___/___/___

Name/address/telephone of own physician: _____

Diagnosis/kind of illness/accident: _____

Was the NIA/GLOBAL emergency centres involved in your repatriation?

no ___ yes ___ Date : _____

8. Re diagnosis :

Expenses:	Amount:	Paid:
_____	_____	_____
_____	_____	_____
_____	_____	_____

9. Where have you taken out personal accident insurance?

Insurance company: _____ Policy no.: _____

Has the damage been reported there: no ___ yes ___

10. When was the damage discovered: ___/___/___ When did the damage occur (if different date) : ___/___/___

To whom has the damage been reported:

Police ___ Carrier ___ Hotel ___ Guide ___ NIA ___ GLOBAL ___

Gouda ___ Other _____

Original documentation must be enclosed

Where was the property when the damage occurred?

Car ___ Train ___ Ship ___ Airplane ___ Hotel ___ Bus ___ Apartment ___

Other places: _____

Had the luggage been checked in/deposited no ___ yes ___

With whom: _____

Was the place of deposit locked: no ___ yes ___

Were there any signs of burglary: no ___ yes ___ Which signs: _____

Effects (please enclose original receipts)

_____ Purchase date: ___/___/___ Cost price: _____ Claim: _____

_____ Purchase date: ___/___/___ Cost price: _____ Claim: _____

_____ Purchase date: ___/___/___ Cost price: _____ Claim: _____

_____ Purchase date: ___/___/___ Cost price: _____ Claim: _____

_____ Purchase date: ___/___/___ Cost price: _____ Claim: _____

11. Where have you taken out household comprehensive insurance?

Insurance company: _____

Policy no.: _____

Has the damage been reported there no ___ yes ___

12. If you want compensation, if any, to be placed in your account, please inform

Bank: _____

Registration number: _____ Account number: _____

The undersigned declare solemnly and sincerely that the above information is correct and at the same time gives Gouda Rejseforsikring authority to gather medical information regarding previous illnesses and treatment if this information is deemed important for the administrative procedure.

Date: ___/___/___ Signature: _____

Please always enclose original documentation for claims.

Form to be submitted to:

Gouda Rejseforsikring (Gouda Travel Insurance)
Rønnegade 1
DK-2100 Copenhagen Ø.
Denmark