

CANCELLATION INSURANCE - A part of Safety Included

Who is insured?

This insurance policy covers the individuals specified in the rental agency's confirmation of reservation, as well as any travel companions – hereinafter referred to as "Insured".

When does the insurance cover begin and end?

The insurance cover begins from the payment of deposit/rent to the rental agency and ends with the commencement of the tenancy period. The coverage's 2. Interruption, 3. Contents Liability and 4. Emergency Medical Services however ends with the termination of tenancy.

CLAUSE 1: CANCELLATION INSURANCE WITHOUT EXCESS

1.1 Which losses are covered by the insurance?

This insurance cover applies when the accommodation cannot be used as planned, if the Insured or a risk individual is affected by one of the incidents below during the period of insurance:

- death,
- severe, acute illness,
- severe injury,
- acute worsening of an existing illness,
- vaccination hypersensitivity,
- pregnancy arising during the period of insurance,
- significant damage to property resulting from fire, natural phenomena or vandalism,
- unexpected termination of full-time employment,
- commencement of new employment, if the individual was unemployed and the job centre has approved the trip at the time of booking the accommodation.

Risk individuals are defined as:

- the Insured's close relatives;
- a person who is charge of minors or relatives requiring care, yet said minors and relatives not being fellow travellers.

1.2 What is covered by the insurance?

- a) If the accommodation has not commenced, the insurance covers the expenditure which the Insured shall pay to the rental agency in accordance with the tenancy agreement.
- b) In the event of delay in arriving at the accommodation venue, resulting from causes specified under section 1.1 ("Which losses are covered by the insurance?"), the insurance policy covers unutilised holiday days in the amount of the per diem price of the trip. A holiday day is defined as unutilised if arrival is subsequent to 12.00 noon.
- c) In the event of delayed arrival due to mass transit delays lasting more than two (2) hours, the insurance covers the documented extra expenditure for the commencement of the trip – though not in excess of the expenditure for the cancellation of the entire trip.

1.3 Loss conditions

Gouda's liability to pay damages is conditional on the following:

- a) that the Insured cancels the accommodation immediately after the occurrence of the insurance event and forward the tenancy agreement from the rental agency;
- b) that the Insured obtains a medical certificate from the treating doctor, with a diagnosis (to be paid by the Insured), and that the Insured, at the request of Gouda's doctor, provides access to all relevant medical records, including information about previous courses of illness; that in the event of interruption, the Insured seeks a doctor at the accommodation venue before departure, that, in the event of death, the Insured encloses a death certificate;
- c) that, in the event of termination of full-time employment, the Insured submits a letter of termination of employment;
- d) that the Insured submits a document from the job centre confirming the centre's acceptance of the booked accommodation, as well as the new employment contract to document the new employment relationship;

1.4 Exception

The insurance policy does not cover prepaid expenses for hotel and transportation relating to a delay in arriving at the accommodation venue.

2. INTERRUPTION

In the event of an interruption of the holiday stay for reasons stipulated in Clause 1, the insurance will cover unutilised holiday days in the amount of the per diem price of the trip. If interruption occurs subsequent to 12 noon, compensation will be paid from the following day. The insurance policy also covers unutilised transport.

3. CONTENTS LIABILITY

3.0 Insurance sum

The insurance policy covers damage to contents of the holiday dwelling during the period of insurance with up to DKK 75.000. The maximum cover for damage to window panes, basins, bowls and kitchen worktops is DK 8.000, however.

3.1 Scope of the cover

The insurance covers the liability assumed by the Insured in accordance with the general rules on liability for non-contractual damages to the contents of the rented holiday dwelling during the period of insurance, including damage to panes, bowls and basins, as well as kitchen worktops.

3.2 Exceptions

The insurance policy does not cover:

- a) ordinary wear and tear, scratches, dents, dirt or gradual deterioration;
- b) theft committed by the Insured or its guests;
- c) intentional damage caused by the Insured;
- d) damage caused by the Insured during self-inflicted intoxication or during the self-inflicted influence of narcotics or other intoxicants when the effect is a significant contributory cause of the damage;
- e) damage caused by a pet; this exception does not apply to the Insured's dog;
- f) damage to cycles and vessels, including windsurfing boards, surfboards, canoes and kayaks, as well as components for these;
- g) cosmetic damage to bowls and basins, including jacuzzis and whirlpool baths;
- h) damage to swimming pools and the water contained in them.

3.3 Policy excess

The policy excess per loss is DKK 500.

3.4 Calculation of compensation

- a) Objects whose documented age is less than two (2) years and which were otherwise undamaged before the damage occurred are to be replaced at the replacement cost for an equivalent new object.
- b) For objects more than two (2) years old, the compensation is to be calculated on the basis of the replacement cost for an equivalent new object, less 10% per year or any part thereof from the date on which the object was purchased. Compensation for these objects will as a minimum constitute 20% of the new replacement value.
- c) Gouda may choose to have damaged objects repaired or to pay an amount equivalent to the decrease in value.
- d) Gouda is entitled, but not obliged, to replace in kind.

3.5 Acknowledgement is liability in damages

Gouda is solely liable to pay for expenditure that has been incurred with Gouda's approval. The Insured's acknowledgement or payment of a claim for damages does not place an obligation on Gouda. By acknowledging the claim for damages, the Insured risks having to pay the claim for damages himself/herself.

3.6. Loss conditions

In each loss, the Insured shall notify the rental agency of this immediately, enclosing the requisite documentation. For damage to contents, the Insured shall acknowledge the loss in question.

3.7 Double insurance

The insurance does not cover expenditure covered by another insurance policy.

3.8 Indemnification

If a loss is covered by an insurance of property policy, pursuant to the Danish act on liability in damages, the liability in damages of the person causing the loss, and thus the cover of the third-party liability insurance, ceases to be in effect, unless the damage/loss was caused intentionally or resulted from gross negligence.

4. EMERGENCY MEDICAL SERVICE

During the tenancy, the Insured has access to Gouda's 24-hour emergency medical service in the event of both minor and severe illness. By contacting the Gouda Alarm Centre, the Insured can receive advice and guidance concerning medical treatment and medicine.

5. GENERAL CONDITIONS

5.1 Complaint

If a disagreement arises between the Insured and Gouda concerning the insurance, and if renewed contact to Gouda does not produce a satisfactory result, the Insured may file a complaint with:

Gouda Rejseforsikring

Att.: Complaints Officer

A C Meyers Vænge 9

2450 Copenhagen SV

Mail address: klage@gouda.dk

Should the outcome of your complaint fail to produce a satisfactory result, the Insured may file a complaint with:

Ankenævnet for Forsikring (Insurance Complaints Board)

Anker Heegaards Gade 2

DK-1572 Copenhagen V

Tel.: (+45) 3315 8900 (between 10.00 a.m. and 1.00 p.m.)

Complaints for the complaints board must be filed using a special complaints form, and a minor fee will be charged. The Insured is able to read more about Ankenævnet for Forsikring (Insurance Complaints Board) here www.ankeforsikring.dk

5.2 Venue

Legal action against Gouda may be filed at the Insured's own local court or at the City Court or Eastern High Court in Copenhagen, Denmark.

5.3 Definitions

- **Acute illness/injury:** illness/injury eligible for cover is defined as an incident case of illness/injury; a reasonable suspicion of a incident case of illness; or, an unexpected worsening of an existing or chronic illness.
- **Contents:** movable objects normally belonging to the holiday dwelling, such as music systems, television sets, video/DVD players, paintings, non-fixed lamps, land-line telephones, gardening tools, kitchen equipment and unattached rugs.
- **Glass and basin cover:** damage to the building's glass panes, glass-ceramic hotplates, toilet bowls, cisterns, washbasins, whirlpool bathtubs, jacuzzi bathtubs and ordinary bathtubs.
- **Close relatives:** spouse, co-habitant, children, stepchildren, foster children, adopted children, grandchildren, parents, stepparents, adoptive parents, grandparents, siblings, stepsiblings and foster-care siblings.
- **Travel companion:** a person who has planned to take part in the tenancy together with the Insured.
- **Per diem cost of the trip:** the rent sum divided by the duration of the accommodation (day of departure and arrival are regarded as one day).

Gouda Alarm Centre

Tel.: (+45) (+45) 3315 6060

Fax: (+45) 3315 6061

E-mail: alarm@gouda.dk

Gouda Travel Insurance

Gouda Travel Insurance
A.C. Meyers Vænge 9
DK-2450 Copenhagen SV
Tel.: (+45) 88 20 88 20
Fax: (+45) 88 20 88 21
CVR-no. 33 25 92 47
Email: gouda@gouda.dk
www.gouda.dk

A part of the Gjensidige Group

The insurance risk is carried by the Danish branch of Gjensidige Forsikring ASA, Norway Org.no. 995 568 217. As of November 1st 2013 the activities of Gouda Travel Insurance in Denmark has been bought by Gjensidige Forsikring ASA, Norway and continues as a part of the Danish branch of Gjensidige.

NOTE

When an accident occurs, the rental agency must be notified of this without delay. After noting the claims report, the rental agency forwards the report to Gouda, which performs the claims processing and payment of compensation, if relevant.

Stamp duty is to be paid in accordance with the Danish Stamp Act.