

# Euro Accident Liv

## Health insurance

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### Extended insurance terms

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## 1 Health insurance

### 1.1 Scope of the terms

These insurance conditions apply to the Health Insurance.

Euro Accident's General Insurance Conditions also apply to the insurance.

### 1.2 What does the insurance cover

The insurance covers damage caused by illness/injury in the form of treatment, rehabilitation, preliminary examination, etc. These treatments must, based on a medical assessment, contribute to the insured's recovery or significantly improve the insured's state of health.

Treatments are carried out in Euro Accidents' current network of healthcare providers to ensure quality, speed and correct treatment. Treatment can take place in the private healthcare system. If examination and/or treatment cannot take place in the private system, or if this is not recommended based on a medical assessment, the public healthcare system will be used.

The insurance allows for help navigating the public sector if an injury and/or illness is not covered under the insurance.

It is a condition for cover that the insured is under medical supervision during the course of the illness, if Euro Accident requires this, and that the insured follows the instructions of the doctor and Euro Accident.

The insurance does not cover maintenance or preventive treatments.

All expenses associated with treatment must, at Euro Accident's discretion, be reasonable and necessary in relation to the expected treatment outcome.

If the insured fails to attend agreed examinations, treatments, visits, etc., any additional costs are not covered.

Expenses for medical certificates, doctor's referrals and obtaining medical records that have not been ordered by Euro Accident, are not covered.

### 1.3 When does the insurance provide cover

#### 1.3.1 The insurance has been transferred from another company

On direct transfer, the insured may transfer seniority from a corresponding insurance with another company. Euro Accident takes over the handling from the insured's current company when the run-off period at the existing company expires if the approved handling is covered by Euro Accident.

#### 1.3.2 Expiry of the insurance

On resignation or termination of the insurance, three months' cover is provided for claims arising during the policy period.

If the insurance has been transferred to another company after notification of claim, cover is provided for three months for claims arising during the policy period.

#### 1.3.3 The insurance has not been transferred

If the insurance has not been transferred to another company, there is a 6-month waiting period before the insurance covers claims arising before commencement of the insurance.

There is no waiting period for mandatory corporate insurance agreements of more than 5 persons.

#### **1.3.4 Right to compensation**

The date of commencement of the insurance, cover, sums insured and policy period are specified in the insurance certificate.

The insurance covers examination, treatment or other actions covered under the insurance and carried out while the insurance is in force. Examination, treatment or other actions covered under the insurance are considered to be completed:

- The day on which the planned examination, treatment or other relevant action is carried out
- The day on which the treatment planning or medical counselling took place
- The day on which medication or assistive device is paid
- The day on which the trip or the overnight stay for the examination, treatment or other actions covered under the insurance takes place

The insurance does not provide cover for:

- Examination, treatment or other therapy which is comprised by the insurance but was performed before commencement of the insurance
- Examination, treatment or other therapy carried out after termination of the policy period, even if the illness or accident arose/happened during the policy period. With the exception of the situations mentioned in section 1.3.2.

### **1.4 Conditions for cover**

#### **1.4.1 Before examination or treatment**

The insured must always contact Euro Accident before an examination or treatment is initiated. Euro Accident will then plan the further examination and treatment programme for the insured.

#### **1.4.2 Requirements regarding prior approval**

It is a condition for cover that Euro Accident has approved each individual examination or treatment in advance and before it takes place. If Euro Accident is not contacted until after initiation of examination or treatment, Euro Accident may refuse to pay the expenses.

Euro Accident may demand a referral or recommendation from a physician before initiation of examination or treatment.

#### **1.4.3 Guarantee**

On approval, the insured will be guaranteed that an examination procedure will start within 10 working days in Euro Accident's own network. Euro Accident reserves the right to choose treatment provider. The guarantee lapses if:

- The insured person refuses an offer for examination/treatment or chooses to postpone the examination/treatment
- The insured has chosen a specific examination/treatment centre where the guarantee cannot be observed
- The examination/treatment for medical, physical or other reasons cannot be initiated until after the guarantee period
- There is force majeure, see the general insurance terms
- Examination/treatment can only be provided within the public sector and the guarantee cannot be observed there
- The examination/treatment can only be administered to a very limited extent with respect to the number of treatment facilities and geography.

#### **1.4.4 Choice of examination and treatment**

Euro Accident co-operates with all relevant healthcare experts and other professionals. They assess each examination and treatment in co-operation with Euro Accident.

#### **1.4.5 Network of treatment providers**

Euro Accident uses its own network of treatment providers to ensure that the insured receives the best possible treatment.

For the following treatments, the insured may choose to use his/her own treatment provider outside Euro Accident's network:

- Physiotherapy
- Chiropractic treatment
- Osteopathy
- Reflexology (treatment to be undertaken by a RAB registered reflexologist)
- Acupuncture (treatment to be undertaken by a RAB registered acupuncturist).

Euro Accident uses the private healthcare system unless the illness or injury can only be examined and/or treated in the public sector.

#### **1.4.6 Where does the insurance provide cover**

The insurance covers examination and treatment in Denmark (except for Greenland and the Faroe Islands). The insurance also covers approved treatment in Sweden and Norway if the insured has their permanent address there. The insurance covers contributions corresponding to the Danish rates.

#### **1.4.7 Responsibility for results and consequences**

Euro Accident has no responsibility for results and consequences of examination and/or treatment. Claims for compensation as a result of faults and defects in connection with examination and/or treatment must be raised against the treatment providers, clinics or hospitals that have carried out the examination and/or treatment.

### **1.5 Cover**

#### **1.5.1 Free training**

Insured persons are offered one month's free training at a gym with one of our partners, including a session with a personal trainer for advice and guidance. The offer can be used once during the policy period.

#### **1.5.2 Private hospital**

Euro Accident covers examination and treatment at a private hospital.

The reason for choosing a private treatment facility is that it is in the best interest of the insured from a healthcare perspective. If there are medical fields within which the public healthcare system has the best professional expertise, Euro Accident will not suggest treatment at a private hospital. The assessment is made by Euro Accident.

Healthcare advice, guidance and coordination are part of the insurance.

Referral to private hospital requires referral from a physician.

#### **1.5.3 Specialist**

The insurance covers expenses for necessary examination and/or treatment at a specialist within Euro Accident's network, but not a specialist in general medicine.

The reason for the choice of specialist is that it is in the insured's best interest from a healthcare perspective. This is assessed by Euro Accident.

Referral to a specialist requires referral from a physician.

Healthcare advice, guidance and coordination are part of the health insurance. MRI scans require referral from a specialist, but not a specialist in general medicine.

#### **1.5.4 Physiotherapy, chiropractic treatment, reflexology or acupuncture**

Euro Accident covers physiotherapy, chiropractic treatment, reflexology and acupuncture. The insurance provides cover in connection with a musculoskeletal disorder covered under the insurance.

The insured may choose treatment provider himself/herself, either through Euro Accident's network of treatment providers or outside the network.

There is no requirement for referral.

There is no limit to the number of treatments provided by Euro Accidents network, but

Euro Accident fixes the number of treatments in consultation with the treatment provider based on a professional assessment of the need. Euro Accident is in regular contact with the treatment provider to ensure that the treatments result in a significant and lasting improvement.

Group training is covered, if Euro Accident assesses that it is relevant as part of the treatment.

The insurance does not cover maintenance treatments nor Sunday and public holiday supplements or emergency supplementary fees.

#### **1.5.4.1 Outside Euro Accident's network**

For treatments outside the Euro Accident network, the insurance covers treatment for a maximum of six months per claim for all treatments by physiotherapists, chiropractors, reflexologists and acupuncturists. For physiotherapy and chiropractic treatment, Euro Accident covers a maximum of the rate corresponding to the patient's share of the approved treatment according to the collective agreement between the regions and Danske Fysioterapeuter and/or Dansk Kiropraktor Forening. For reflexology and acupuncture, up to DKK 500 per treatment is covered.

If Euro Accident assesses that the treatment is not having the desired effect, Euro Accident has the right to choose to continue treatment with a therapist designated by Euro Accident. The insured must have been symptom-free for 12 consecutive months before treatment can be authorised again for the same illness or injury.

#### **1.5.5 Osteopathy**

The insurance covers treatment with an authorised osteopath in connection with a musculoskeletal disorder covered under the insurance. The treatment should be deemed to provide a significant and lasting improvement of the condition, and Euro Accident may reject coverage of recurrent illness.

Euro Accident determines the number of treatments needed, however, a maximum of ten treatments per illness/injury and a maximum of ten treatments in total per calendar year regardless of illness/injury.

For treatments outside the Euro Accident network, up to DKK 500 per treatment is covered.

The insurance does not cover maintenance treatments nor Sunday and public holiday supplements or emergency supplementary fees.

#### **1.5.6 Psychologist**

Insured persons are offered treatment through Euro Accident's network of psychologists.

Euro Accident may require a doctor's referral.

There is no maximum number of treatments allowed under the insurance, but Euro Accident fixes the number of treatments in consultation with the psychologist based on a professional assessment of the need. Euro Accident is in regular contact with the psychologist to ensure that the treatment results in a significant and lasting improvement.

Psychologists outside the Euro Accident network may be covered for up to six months, if Euro Accident considers it relevant. If there is a doctor's referral, Euro Accident covers the patient's share of the treatment after reimbursement from the public health insurance. For treatment by a psychologist without a provider number, the psychologist's fee is covered – however, a maximum of DKK 1000 per treatment applies.

#### **1.5.7 Emergency trauma counselling**

Euro Accident offers trauma counselling in case of an urgent need 24 hours a day all year round.

Emergency trauma counselling includes assistance in case of the following: assault, rape, robbery, kidnapping, fire, explosion, burglary and accidents.

The report must be made within 48 hours of the incident occurring. Otherwise, the criteria for regular psychological assistance via insurance apply.

#### **1.5.8 Stress counselling**

The insured may receive counselling at the first symptoms of stress.

The counselling will take place by telephone or online via Euro Accident's network for as long as the counselling is considered relevant.

If it is assessed that there is a need for treatment via a psychologist, clause 1.5.6 will apply.

There is no requirement for a doctor's referral.

#### **1.5.9 Prolonged grief disorder**

The insured is offered treatment through Euro Accident's network of practitioners.

Euro Accident may require a doctor's referral.

The treatment is carried out within Euro Accident's network.

#### **1.5.10 Pregnancy counselling**

Insured women with pregnancy complications are offered to talk to an authorised midwife for advice. Up to three consultations are offered during pregnancy.

#### **1.5.11 Assistance for relatives**

If the insured has a serious mental illness, such as severe depression, relatives are offered professional help with handling of the illness. It is a requirement that the diagnosis was made by a psychiatrist and approved by Euro Accident.

The insured's relatives may be spouse, domestic partner, parents, siblings and children.

#### **1.5.12 Dietitian**

Insured persons are offered treatment through Euro Accident's network of therapists.

The insured does not have to provide information on BMI or other health information.

A requirement for a doctor's referral applies.

There is no maximum number of treatments allowed under the insurance, but Euro Accident fixes the number of treatments in consultation with the dietitian based on a professional assessment of the need. Euro Accident is in regular contact with the dietitian to ensure that the treatments result in significant and lasting improvement.

#### **1.5.13 Psychiatrist and specialised psychologists**

The insured is offered assessment and treatment through Euro Accident's network of treatment providers or the public health service's offer for a treatment package. As a main rule, Euro Accident will use the public health service's offer for a treatment package unless the public waiting-time guarantee cannot be observed.

Referral is required.

The insurance covers maximum expenses of DKK 100,000 for the entire period during which the insured is insured with Euro Accident. Euro Accident is in regular contact with the therapist to ensure that the treatment results in significant and lasting improvement.

#### **1.5.14 Abuse rehabilitation**

Abuse rehabilitation comprises the following: alcohol, drugs, medication and gambling addiction.

Treatment requires a doctor's referral and must be authorised by Euro Accident.

Euro Accident covers one course of treatment per insured for the entire period during which the insured is insured with Euro Accident for a maximum of DKK 100,000.

The treatment programme cannot be paused unless this has been agreed with Euro Accident. If the treatment programme is interrupted by the insured, Euro Accident will consider it completed and therefore cannot be resumed.

Cover lapses if the insured has previously undergone a treatment programme. This also applies to treatment programme before joining the insurance scheme.

There will be a waiting period of 6 months after commencement of the insurance. In case of direct transfer from another company, seniority from the previous company will be transferred, if the insured was covered by a similar cover.

#### **1.5.15 Rehabilitation therapy**

The insurance covers expenses for rehabilitation therapy for 24 months. Cover includes only outpatient rehabilitation therapy prescribed by a specialist in continuation of surgery covered under the insurance.

The rehabilitation is handled by therapists within the Euro Accident network.

#### **1.5.16 Assistive devices and in-home help**

The insurance covers reasonable expenses for temporary assistive devices deemed necessary by a specialist in connection with rehabilitation therapy.

If a specialist assesses that there is a need for in-home help, grocery shopping etc., the insurance covers up to 20 hours of help per treatment programme.

#### **1.5.17 Medication**

The insurance covers reasonable expenses for medication after admission requiring treatment or surgery – but only for up to 6 months from the first day of treatment. The insurance covers only prescription medication prescribed by a physician.

#### **1.5.18 An online doctor service**

The online doctor service offers quick access to digital consultations with a private emergency medical service outside your general practitioner's opening hours. The online doctor is a supplement to your general practitioner and can answer questions that do not require physical examination.

The online doctor service is handled by doctors within the Euro Accident network.

#### **1.5.19 Examination for allergies**

The insurance covers examination for allergies so that a diagnosis may be made. There must be a referral.

#### **1.5.20 Transport**

The insurance covers reasonable transport from the insured's home address to the treatment facility if, based on a medical assessment, the insured is not able to use own or public means of transportation. The expenses are covered on the basis of the official government rates and must be approved by Euro Accident.

If the treatment facility to which Euro Accident refers the insured is more than 150 km from the insured's home address, transportation is covered according to the official government rates.

#### **1.5.21 Medical companion**

In case of treatment abroad, the insurance covers reasonable transport expenses for a medical companion, if Euro Accident assesses that the insured's state of health requires this. Cover is not provided for the companion's stay.

#### **1.5.22 Alternative assessment – second opinion**

If the insured is diagnosed with a life-threatening or particularly serious illness or injury, the insurance covers necessary and reasonable expenses for one alternative assessment of the illness or injury by a specialist in Denmark. Cover applies only to treatment that can be administered within the private sector or alternatively be referred to the public offers for second opinion.

#### **1.5.23 Chronic illnesses in the musculoskeletal system**

For chronic musculoskeletal disorders, the insurance covers chronic disorders with up to 12 treatments with physiotherapy, chiropractor or massage treatments per calendar year. Of these, a maximum of four should be for massage treatments. The massage treatment must be performed by a RAB registered therapist.

Chronic illnesses are characterized by being persistent, result in permanent sequelae and/or impairment and/or are due to incurable changes.



Sequelae of chronic illnesses occurring during the policy period are covered for up to 6 months from the date of diagnosis.

Euro Accident can stop treatment if it is assessed, based on a professional judgment, that the treatment has no soothing effect on the chronic illness.

The treatment is offered through Euro Accident's network. Euro Accident also provides assistance in navigating the public healthcare system.

Euro Accident may halt the treatment, if it is deemed through a professional assessment that the treatment is not having an alleviating effect on the chronic illness.

#### **1.5.24 Convalescence**

Euro Accident covers one convalescence stay per insured person during the entire insurance period of a maximum of DKK 60,000. The insurance covers expenses for convalescence after an operation or hospitalisation that has been covered by the insurance. Expenses are covered for up to three months.

The treatment must be approved by Euro Accident and Euro Accident's doctors and must take place at a treatment centre in Denmark approved by Euro Accident. Recreation requires a referral from a specialist doctor and must be part of the treatment and contribute to lasting recovery.

Expenses for holiday-like stays, wellness treatments or similar are not covered. Recreation due to mental illness is not covered.

#### **1.5.25 Coverage when the insured is also covered by loss of earning capacity insurance**

##### **1.5.25.1 Supportive consultations**

Supportive consultations make it possible for the insured to receive telephone advice regarding many of the challenges that a person's personal life and work life may present. It may be issues related to health, domestic partnership, finances, legal issues, psychosocial issues, leadership support, life style issues etc.

##### **1.5.25.2 Employment rehabilitation**

Euro Accident's rehabilitation programme is activated when Euro Accident identifies a potential risk of long-term sick leave. Insured persons and their employer receive assistance with planning, coordination, advice, objectives and follow-up, initiatives and contacts. Examination and treatment may also be offered, if Euro Accident considers this necessary.

##### **1.5.25.3 Three-way conversation**

For work-related stress, Euro Accident offers tripartite discussions between the insured, their manager and a psychologist.

The process focuses on the labour market situation, for example, there may be a need to help with retention or return to the workplace. The program is not preventive in nature and does not include issues other than stress. The program is thus not suited for cases of prolonged stress reactions, medical treatment or serious stress cases with long-term sick leave.

##### **1.5.25.4 Chronic conditions in general**

The insurance covers examination and treatment of chronic disorders for a maximum of six months from the time of diagnosis, if it is assessed that treatment will result in a significant and lasting improvement of the condition. Chronic conditions that arose and/or were diagnosed before the insurance came into force are not covered.

Chronic conditions are characterised as persistent disorders and conditions that cannot be cured, result in permanent consequences and/or disability and/or are due to incurable changes.

Sequelae of chronic illnesses occurring during the policy period are covered for up to 6 months from the date of diagnosis.

Euro Accident can stop treatment if it is assessed, based on a professional judgment, that the treatment has no soothing effect on the chronic illness.

Euro Accident also provides assistance in navigating the public healthcare system.

## 1.6 Exclusions and restrictions

The insurance does not cover all forms of injury and illness. Reference is made to clause 1.12 in Euro Accident's General terms, which lists exclusions and restrictions applicable to the health insurance as well.

In cases where there is no cover under the insurance Euro Accident will, however, help the insured with treatment coordination in the public healthcare system if possible.

The following conditions, diagnoses, treatment forms etc. are not covered:

1. Expenses for examinations and treatment by a dentist, dental treatment and all types of dental surgery
2. Obesity operation or obesity treatment, including consequential surgery and consequential treatment
3. Vaccination, health check and other preventive examination or check
4. Treatment with botox or the like
5. Couples therapy and other forms of therapy
6. All forms of contraception – including sterilisation, assessment and treatment of sexual dysfunction, STDs, HIV infection and HIV-derived diseases
7. Examination and treatment of all types of warts, acne and recurring skin conditions, including actinic keratosis
8. Diagnosis and treatment of anal fissure, anal fistula, pilonidal cysts and haemorrhoids
9. Forehead or brow lift and droopy eyelid surgery, cosmetic treatments and surgeries and their consequences
10. Treatment of varicose veins
11. Replacement of prostheses that can be done in the public sector
12. Dental prostheses
13. Foot therapy
14. Assessment and treatment of personality disorders
15. Dementia
16. Chronic illnesses that occurred before the insurance was taken out and congenital diseases and disorders
17. Organ transplantation and donation and the consequences thereof
18. Assessment and treatment of all types of phobias and PTSD (post-traumatic stress disorder) . Treatment of anxiety. Recurrent cases of anxiety are not covered.
19. Assessment and treatment for sleep disorders, including snoring treatment and sleep apnoea
20. Assessment and treatment of behavioural and attention deficit disorders (neuropsychiatric) such as ADHD, ADD, Asperger syndrome, Tourette, autism spectrum disorders and other severe developmental disorders
21. Assessment and treatment of eating disorders
22. Illnesses resulting from alcohol, medicine or drug abuse
23. General eye examinations, visual impairment including strabismus, blurred vision, vision correction, vitrectomy, glasses, contact lenses and/or vision tests, surgery for nearsightedness, farsightedness and astigmatism, cataract treatment,
24. General hearing examinations, hearing impairment surgery, hearing improvement treatment including tinnitus testing and treatment, hearing aids and hearing tests .
25. Fertility treatment and infertility treatment
26. Emergency treatment, i.e. acute problems requiring quick assistance, and diagnoses regarded as acute within the public system. However, cover is provided for trauma counselling
27. Injuries due to dangerous sports or professional sports, i.e. sports carried out by the insured against payment. This comprises practice, competition and shows outside competition. Dangerous sports are covered on mandatory corporate insurance agreements for more than five people
28. Surgical procedures if the insured has failed to fulfil requirements in connection with surgery, including smoking cessation in the period six weeks before and after the surgery. If there is less than six weeks from the date on which the surgery was ordered to the planned date of the actual surgery, the above requirement take immediate effect

29. Illnesses of the unborn child. Colic pain and colic-like conditions in children, growing pains and child incontinence
30. Congenital disorders and disorders that can be related to the birth/foetal stage and their consequences thereof, such as hip dysplasia, deformity, hip dislocation, scoliosis, different leg length and dyspraxia
31. Investigation and treatment of asthma
32. Investigation and treatment of side effects after the use of medication or vaccines
33. Investigation and treatment that Euro Accident deems to be complex and highly specialised and is considered best conducted in the public healthcare system. This could be organ donation and organ transplants, dialysis, proton therapy and stem cell treatment or complex illness with several mental disorders/illnesses and/or courses of treatment that require hospitalisation, outpatient treatment and/or interdisciplinary treatment options and/or conditions/courses that can be equated with these.
34. Injuries that are in part or entirely, directly or indirectly, caused by or follows from or is exacerbated by an epidemic/pandemic or disease declared by the World Health Organisation (WHO) or similar encompassed by the Epidemics Act and its associated executive orders.

## 1.7 Other terms

### 1.7.1 Division into occupational and leisure-related part for schemes administered by employer

The insurance is divided into two parts covering occupational and leisure-related illnesses and injuries, respectively.

The occupational part covers all injuries arising during the insured's working hours, and the leisure-related part covers all injuries arising during the insured's leisure time.

The occupational part represents 60% of the total premium, and the leisure-related part represents 40% of the total premium.

The division has been made on the basis of an estimated division of injuries within an occupational and leisure context. Euro Accident may change the division of the premium from one year to the next, if the distribution of injuries changes. The policyholder will receive written notification of changes.

For co-insured children all injuries are considered leisure-related injuries and will be reported as such.

### 1.7.2 Sum insured

The sum insured is maximum DKK 3,000,000 during the entire policy period.

This amount covers all injuries and illnesses irrespective of whether they are occupational or leisure-related.

### 1.7.3 Other cover

If cover is provided by another insurance company or the public sector, the insurance is secondary and the other cover must be applied first.

If the insured person holds a membership with Sygeforsikringen Danmark, Euro Accident will be entitled to receive and offset any reimbursements for the treatment.

### 1.7.4 Age restriction

The insurance provides cover irrespective of age as long as the insured is still in active employment.

### 1.7.5 Family cover

If cover has been chosen for family members, these will have the same cover as the main insured. The cover includes biological children, adopted children, foster children and step-children to the age of 24. Step-children are the biological or adopted children of a spouse/domestic partner. Foster children are covered, if they have the same registered address as the main insured person.

Children aged 24 to 28 may be co-insured on the same terms as the main insured.

There will be a six-month waiting time for pre-existing conditions, if the scheme is not transferred directly from a previous company. On direct transfer, seniority is transferred from the previous company.

**1.7.6 Premium waiver**

Euro Accident Liv covers the premium payment, if there is entitled to benefits from Loss of earning capacity insurance from Euro Accident.