

## Cover for children for certain critical illnesses

Company: Euro Accident Liv

Product: Insurance for certain critical illnesses for children

This document does not include all information regarding the insurance. For more information, see our insurance terms.

### Which type of insurance is this?

Insurance for children for certain critical illnesses guarantees your child financial assistance in the form of a payment if your child is diagnosed with one of these illnesses encompassed or receives treatment covered under the insurance.



#### What does it cover?

- ✓ The insurance is paid out when a child under 18 years of age is diagnosed with one of the illnesses or receives treatments that are defined in our insurance terms.
- ✓ The insurance covers biological children, adopted children and stepchildren. The children must have the same Danish National Register address as the policyholder at the point in time of the critical illness.

#### Examples of cover

- ✓ Cancer and certain benign tumours
- ✓ Histiocytoses and fibromatoses
- ✓ Cerebral thrombosis
- ✓ Heart disease requiring surgery
- ✓ Bilateral chronic kidney failure
- ✓ Organ transplant
- ✓ Disseminated sclerosis
- ✓ Major burns, frostbites and caustic burns
- ✓ Meningo-encephalomyelitis

See our insurance terms for the full list of illnesses and treatments covered under the insurance.

- ✓ No premium will be paid on the insurance if the policyholder is entitled to benefits on loss of earning capacity from Euro Accident.



#### What is not covered?

- ✗ Illnesses and treatments not included in the terms, even if they are critical.
- ✗ Illnesses and treatments diagnosed before establishment of the insurance and subsequent illnesses and treatments that are directly or indirectly connected with illnesses and treatments before the insurance was taken out.
- ✗ Injuries incurred when participating in professional and dangerous sports

See our insurance terms for exclusions.



#### Are there any restriction on cover?

- ☞ Cover may only be established by company agreements.
- ☞ If an insured child receives a diagnosis entitled to coverage less than 6 months from another diagnosis entitled to coverage, this diagnosis will not give an entitlement to payment.
- ☞ Compensation for a specific critical illness is only paid once. Cover for the relevant illness will then lapse. However, other rules apply to cancers.
- ☞ Certain critical illnesses and disorders are considered to be the same and they are thus mutually exclusive as being covered under the insurance.

See our insurance terms for all restrictions.



### Where am I covered?

- ✓ The insurance covers for stays abroad, provided that the insured has both their domicile and Danish National Register address in Denmark, as well as being entitled to Danish social benefits.



### What are my obligations?

- The insured must as soon as possible inform Euro Accident of a diagnosed critical illness.
- The insured must provide the information necessary for Euro Accident to be able to make the assessment, including health information



### When or how do I pay?

The premium must be paid at the time and by the method stated by Euro Accident Liv.



### When does the cover start and end?

Unless otherwise stated in the application, the cover commences on the day on which Euro Accident Liv has received the application provided that the insurance may be established under the current rules and that Euro Accident Liv has received all necessary information.

Cover ceases without notice at the end of the month in which the child reaches 18 years of age. In addition, cover ceases if:

- the premium has not been paid when due
- the policyholder has been on a leave of absence and payments are not made to the insurance



### How do I terminate the agreement?

Corporate insurance agreements may be terminated at three months' notice to expire on the first day of a month, unless otherwise agreed.

Private agreements may be terminated at one month's notice to expire on the first day of a month, unless otherwise agreed.