

# Euro Accident Liv

## Health insurance

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### Standard insurance terms

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## 1 Health insurance

### 1.1 Scope of the terms

These insurance terms apply to the health insurance.

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

If there are discrepancies between the Danish and English insurance terms, then the Danish insurance terms apply.

### 1.2 What does the insurance cover

The insurance covers claims arising from illness/injury in the form of treatment, rehabilitation, preliminary examination etc. These treatments must be provided by Euro Accident's network of treatment providers existing at any time. This is to ensure quality as well as quick and correct treatment. Treatment may 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 from a healthcare perspective, the public healthcare system is used. The insurance offers assistance when navigating the public sector if an injury or illness is not covered by the insurance.

The insurance does not cover maintenance therapies.

It is a prerequisite for cover that the insured is under medical supervision during the course of the illness if requested by Euro Accident and that the insured follows the physician's and Euro Accident's instructions.

### 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 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 carried out before commencement of the insurance
- examination, treatment or other therapy which is carried out after termination of the policy period even if the illness or accident arose/happened during the policy period. But see clause 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 refuses an offer for examination/treatment or chooses to postpone the examination/treatment
- the insured has chosen a certain examination/treatment facility 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 treatment/examination 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
- 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 result 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.

To use the health insurance, the waiting time for examination or treatment in the public hospital service must be more than 10 working days. It is a prerequisite for examination or treatment at a private hospital that there are no medical reasons/assessments that make it impractical to carry these out within this time limit.

The reason for the choice of private hospital is that it is in the insured's best interest from a healthcare perspective. If there are 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. To use the health insurance, the waiting time for examination or treatment in the public hospital service or a private specialist must be more than 10 working days. It is a prerequisite for examination or treatment by a specialist that there are no medical reasons/assessments that make it impractical to carry these out within this time limit.

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 and 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 Accident's network, but Euro Accident fixes the number of treatment 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 have a positive effect on the illness/injury.

In case of treatments outside Euro Accident's network, the insurance covers a maximum of 5 treatments per claim. This includes all treatments by physiotherapist, chiropractor, reflexologist and acupuncturist.

#### **1.5.5 Psychologist**

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

Euro Accident may demand a referral.

There is no maximum number of treatments allowed under the insurance, but Euro Accident fixes the number of treatment 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 has a positive effect on the illness/injury.

The treatment is carried out solely by authorised psychologists.

#### **1.5.6 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.

#### **1.5.7 Pregnancy counselling**

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

#### **1.5.8 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, cohabitant, parents, siblings and children.

#### **1.5.9 Dietitian**

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

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

There is no maximum number of treatments allowed under the insurance, but Euro Accident fixes the number of treatment 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 have a positive effect.

#### **1.5.10 Psychiatrist**

The insured is offered 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 during the entire policy period. Euro Accident is in regular contact with the treatment provider to ensure that the treatment has a positive effect on the illness.

#### **1.5.11 Abuse rehabilitation**

Euro Accident covers one treatment programme per insured during the entire policy period of maximum DKK 100,000. Abuse rehabilitation comprise the following: alcohol, narcotics, medication and gambling addiction.

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.

Treatment requires referral and must be approved by Euro Accident.

There will be a waiting period of 6 months after commencement of the insurance.

#### **1.5.12 Rehabilitation therapy**

The insurance covers expenses for rehabilitation therapy for 12 months. Cover includes only outpatient rehabilitation therapy prescribed by a specialist in continuation of surgery covered under the insurance.

#### **1.5.13 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.

#### **1.5.14 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.

#### **1.5.15 Examination for allergies**

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

#### **1.5.16 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.

#### **1.5.17 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.

#### **1.5.18 Alternative assessment – second/third opinion**

If the insured is diagnosed with a life-threatening or particularly serious illness or injury, the insurance covers necessary and reasonable expenses for an 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.

In case of uncertainty regarding the insured's diagnosis or treatment method or if physicians disagree Euro Accident offers telephone consultation with one of Euro Accidents medical advisers.

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

In case of chronic illnesses in the musculoskeletal system, the insurance covers chronic illnesses diagnosed after commencement of the insurance for a maximum of 6 months from the date of diagnosis.

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 also provides assistance in navigating the public system.

The insurance does not cover other chronic illnesses.

#### **1.5.20 Convalescence**

The insurance covers expenses for convalescence according to Euro Accident's guidelines. Cover is provided for expenses for 3 months, but maximum DKK 50,000.

Convalescence requires referral from a specialist.

This cover must be approved by Euro Accident's physicians.

#### **1.5.21 Cover when the insured is also comprised by insurance for loss of earning capacity**

##### **1.5.21.1 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.

##### **1.5.21.2 Employment rehabilitation**

Euro Accident's rehabilitation programme is activated immediately when Euro Accident observes a potential risk of long-term sick leave and/or in case of repeated short-term sick leave. The insured and his/her employer receive assistance with examination, planning, coordination, advisory services, goals and follow-up, initiatives and contacts.

Euro Accident involves a professional rehabilitation expert actively in the entire process.

## **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 types of birth control, including sterilisation
7. Examination and treatment of all types of warts and recurrent skin conditions
8. Examination and treatment of anal fissure, anal fistula, pilonidal cysts and haemorrhoids
9. Cosmetic treatments and surgery and the consequences thereof
10. Treatment of varicose veins
11. Replacement of prosthetics that can be done at a public hospital



12. Dentures
13. Examination for and treatment of personality disorders
14. Dementia
15. Chronic illnesses that arose before the establishment of the insurance and congenital illnesses and disorders
16. Sexually transmitted diseases, HIV infection and derivative illnesses
17. Organ transplant and donation and the consequences thereof
18. Chronic dialysis
19. All types of phobia and anxiety
20. Examination and treatment of sleep disturbances
21. Examination and treatment of neuropsychiatric disorders (including ADHD)
22. Illnesses caused by abuse of alcohol, medication or narcotics
23. Ordinary vision or hearing examinations, impaired vision and hearing, including squinting, binocular vision problems, vision correction, vitrectomy, glasses, contact lenses and/or vision tests, surgery for myopia and hypermetropia and astigmatism, vision-correcting lens in connection with cataract surgery, hearing enhancement treatment, hearing aids and hearing tests.
24. Treatment of snoring – unless the diagnosis is sleep apnoea
25. Fertility treatment and treatment for infertility
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. Preventive treatment unless it has been agreed with Euro Accident
28. Injuries due to dangerous or professional sports, i.e. sports carried out by the insured against payment. This comprises practice, competition and shows outside competition.
29. Costs for planned examinations, treatments, visits etc. where the insured failed to show up
30. Proton therapy or treatment with stem cells
31. Expenses for medical certificate, referrals from physicians and collection of medical record information not ordered by Euro Accident
32. Surgical procedures if the insured has failed to fulfil requirements in connection with surgery, including smoking cessation 6 weeks before and after surgery. If there is less than 6 weeks from the date on which the surgery was ordered to the planned date of the actual surgery, the above requirement takes immediate effect.
33. Illnesses in the unborn child. Colic pain and colic-like conditions in children, growing pains and child incontinence.
34. Congenital disorders and disorders that can be related to the birth/foetal stage and consequences thereof such as hip dysplasia, deformity, hip dislocation, scoliosis. Examination and treatment of asthma, different leg length and dyspraxia.

## 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.

### **1.7.2 Sum insured**

The sum insured is maximum DKK 1,500,000 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.

### **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. Children, i.e. both own children and spouse's/partner's children, can be covered to the age of 24.

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

There will be a 6-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 Waiver of premium**

Euro Accident Liv covers the premium payment if the insured is entitled to benefits on loss of earning capacity from Euro Accident.

### **1.7.7 Continuation insurance**

The main insured may take out continuation insurance according to agreement with Euro Accident if the corporate insurance agreement or the main insured's affiliation with the group under the corporate insurance agreement ends before the agreed date of retirement, but no longer than until the date on which cover under the corporate insurance agreement ceases. However, health insurance must always be taken out together with loss of earning capacity insurance.

The continuation insurance is taken out on special terms, and it may have other terms than those applicable to the corporate insurance agreement. The premium is fixed on the basis of Euro Accident's rate for continuation insurance and may be higher than the premium paid under the corporate insurance agreement.