

# Health insurance

Company: Euro Accident Liv

Product: Health insurance

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

## Which type of insurance is this?

The health insurance helps you when you need advice, treatment, rehabilitation, preliminary examination etc.



### What does it cover?

- ✓ The insurance covers claims in the form of treatment, rehabilitation, preliminary examination etc.
- ✓ 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.
- ✓ The insurance offers assistance when navigating the public health system if an injury or illness is not covered by the insurance.

#### Examples of cover

- ✓ Examination and treatment prescribed by a physician
- ✓ Physiotherapy, chiropractic treatment, reflexology and acupuncture
- ✓ Psychologist and psychiatrist
- ✓ Dietitian
- ✓ Abuse rehabilitation
- ✓ Rehabilitation therapy
- ✓ Free rehabilitation training for one month
- ✓ Assistive devices and in-home help
- ✓ Medication
- ✓ Specialist and private hospital
- ✓ Transport
- ✓ Emergency trauma counselling
- ✓ Assistance for relatives
- ✓ Pregnancy counselling

See our insurance terms for all types of cover.

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



### What is not covered?

- ✗ Incidents due to war or war-like conditions, including terrorism
- ✗ Illness and accident owing directly or indirectly to a nuclear accident or an epidemic/pandemic announced by WHO or certain infectious diseases.
- ✗ Injuries owing to intent or gross negligence or which have occurred in connection with actions that may be punishable by prison under Danish law.
- ✗ Maintenance therapy
- ✗ Dental treatment
- ✗ Cosmetic treatments
- ✗ Injuries incurred when participating in professional and dangerous sports

See our insurance terms for exclusions.



### Are there any restrictions on cover?

- ☞ If the insurance is not transferred from the previous company, pre-existing illnesses are not covered for the first 6 months
- ☞ Euro Accident must approve treatment of the injury/illness before it is initiated
- ☞ Referral may be required

See our insurance terms for restrictions.



### Where am I covered?

- ✓ 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.



### What are my obligations?

- The insured must always contact Euro Accident before an examination or treatment is initiated.
- The insured must provide the information necessary for Euro Accident to decide on the claim.
- The insured must be under medical supervision during the course of the illness if required by Euro Accident.
- The insured must follow the physician's and Euro Accident's instructions.



### When or how do I pay?

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



### When does the cover start and end?

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

- the premium has not been paid when due
- the insured 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.