



# Policy Wording

AH-500 Travel Insurance G+



**Valid from 01.01.2022**

Replacing Policy Wording 01.01.2021

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# Assistance

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## AIG Travel Assistance app includes new features and improved performance

With increasing travel security and health risks, navigating the world of international travel requires a new level of sophistication in order to stay safe and secure. With the improved AIG Travel Assistance mobile app, available for Apple and android devices, travellers have features to help ensure effective travel risk management. Whether its prior to travel, during the trip, or after the return home, our secure, member-only assistance app provide travellers with convenient access to in-depth travel, security and health information 24/7/365. The app eliminates the need to bring physical travel cards.



## How to report a claim

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In the event of a claim the Insurer must be informed without any undue delay.

The following claim forms are available at [www.aig.no](http://www.aig.no) :

- Cancellation
- Personal belongings & luggage
- Illness/accident
- Delay
- Accident

**To enable us to process your claim quickly and efficiently it is important that you:**

- Fill out the claim form accurately and with as much information as possible.
- Attach all supporting documentation that the claim form requests.
- Copy of the Police Report shall be enclosed for relevant claims.
- Remember to retain a copy of all documents sent to AIG.

**If you have any queries, please contact:**

E-mail: [norway.claims@aig.com](mailto:norway.claims@aig.com)

Tel.: + 47 22 00 20 80 (24/7)

Fax: + 47 22 00 20 81

Address: AIG  
v/ Claims Department  
Postboks 1588 Vika  
0118 Oslo

### Medical assistance

For immediate medical assistance contact **SOS International** via AIG:

Tel. +45 38 48 92 50

Please have your policy number ready when you contact the Company.

### Crisis management

For assistance in the event of kidnapping, hijacking or similar situations please call the Crisis Management Centre 001-817-826-7000 (24-hour service).

## Standard Insurance covers and cover limits

Cover	Limit pr. person	Limit pr. family	Section	Module
<b>Accident Insurance</b>			<b>5</b>	Core
Accidental death	300.000		5.2.1	Core
Accidental death, child	50.000		5.2.1	Core
Permanent disability	300.000		5.2.2	Core
Permanent disability, child	500.000		5.2.2	Core
Medical expenses	Up to 5 % of limit on invalidity		5.2.3	Core
Recruitment costs	50.000		5.2.4	Core
Compensation to children	10.000 pr. child		5.2.5	Core
Psychological first aid	50.000		5.2.6	Core
Workplace adjustments	50.000		5.2.7	Core
Home and car adaptations	100.000		5.2.8	Core
Broken bones, burns and scars	10.000 acc. table		5.2.9	Core
Personal belongings with hospitalization	10.000		5.2.10	Core
Hospital cash	500 pr. day after 120 hours		5.2.11	Core
Taxi to/from treatment	10.000		5.2.12	Core
<b>Medical Travel Insurance</b>			<b>6</b>	Core
Medical expenses	Unlimited	Unlimited	6.3.1	Core
Dental treatment, eating-related	1.000		6.3.2	Core
Dental treatment, accident	5.000		6.3.2	Core
Repatriation	Unlimited	Unlimited	6.3.3	Core
Summons home	Unlimited	Unlimited	6.3.4	Core
Summons abroad	Unlimited, max 2 persons	Unlimited, max 2 persons	6.3.5	Core
Travel/accommodation expenses	50.000	100.000	6.3.6	Core
Childcare expenses	3.000	3.000	6.3.7	Core
Expenses on kennel	3.000	3.000	6.3.8	Core
Trip curtailment	50.000	100.000	6.3.9	Core
Excursions	6.000	6.000	6.3.11	Core
Psychological first aid	25.000	100.000	6.3.12	Core
Pet care	3.000		6.3.13	Core
Replacement (business travel)	Unlimited	Unlimited	6.4.1	Core
Return journey (business travel)	Unlimited	Unlimited	6.4.2	Core
<b>Liability</b>	40.000.000	40.000.000	<b>7</b>	Core
<b>Trip Cancellation</b>	125.000	250.000	<b>8</b>	Core
<b>Legal Expense Insurance</b>	100.000		<b>9</b>	Plus
Bail	400.000		9.1.2	Plus
<b>Luggage Insurance</b>	100.000	200.000	<b>10</b>	Plus
Cash and securities	5.000	10.000	10.2.1	Plus
Travel documents	15.000	15.000	10.2.2	Plus

Cover	Limit pr. person	Limit pr. family	Section	Module
Single items	25.000	25.000	10.2.3	Plus
Valuables	50.000	100.000	10.2.4	Plus
Bicycles (outside of home-/work municipality)	10.000		10.2.5	Plus
Keys	5.000	5.000	10.2.6	Plus
Employer's effects	50.000		10.2.7	Plus
Sudden and unforeseen loss	6.000	6.000	10.2.8	Plus
<b>Travel Delay Insurance</b>			<b>11</b>	Plus
Delayed departure (after 4 hours)	200/hour max 3.000	200/hour max 9.000	11.1.1	Plus
Re-joining itinerary	30.000	75.000	11.1.2	Plus
Overnight accommodation	1.500	4.000	11.1.3	Plus
Luggage (no waiting period)	5.000	25.000	11.1.4	Plus
Luggage (business travel, no waiting period)	10.000		11.1.4	Plus
Involuntary transit with overnight stay	2.500	12.500	11.1.5	Plus
<b>Deductible Insurance Rental Car</b>	15.000	30.000 (pr. year)	<b>12</b>	Plus
<b>Security deposit of a rental</b>	15.000	15.000	<b>13</b>	Plus
<b>Crisis Management</b>			<b>14</b>	Assured
Kidnapping	3.000 pr. day max 150.000		14.1.1	Assured
Consultant service	1.000.000		14.1.2	Assured
<b>Evacuation</b>	Unlimited	Unlimited	<b>15</b>	Assured
<b>Quarantine</b>	30.000	<b>60.000</b>	<b>16</b>	<b>Assured</b>
<b>Quarantine- business travel</b>	500 pr. day up to 14 days		16.1	<b>Assured</b>
<b>Quarantine- ended business travel</b>	10.000		16.2	<b>Assured</b>
<b>Search and rescue</b>	200.000	200.000	<b>17</b>	Assured
<b>ID-theft</b>	125.000	125.000	<b>18</b>	Assured
<b>Web Safe</b>	20.000, deductible 500		<b>19</b>	Assured
Legal	100.000		19.2.1	Assured
Removal	10.000		19.2.2	Assured
<b>Hole in One</b>	5.000	5.000	<b>20</b>	Assured

# 1 GENERAL PROVISIONS

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In the event of any dispute arising over these terms of cover and their interpretation, the Norwegian version of the wording shall form the basis for settling the dispute.

In addition to these terms and conditions, the insurance cover is defined by the Certificate of Insurance, general conditions and the Norwegian Insurance Contract Act of 16 June 1989 No. 69 (FAL).

- The insurance comprises:
- Certificate of insurance
- Policy Wording / Terms and conditions
- Norwegian Insurance Contract Act of 16 June 1989
- Other relevant legislation

The text of the insurance certificate prevails over the insurance conditions. Insurance certificate and insurance conditions prevails over laws which may be waived.

The insurance is covered in AIG Europe S.A., Norway branch of AIG Europe S.A. Luxembourg.

AIG referred to hereafter as the Insurer.

## 1.1 Safety and security regulations

The insurance has safety and security regulations which shall prevent or limit loss/damage, and which must be maintained. Safety and security regulations are stated under the individual coverage. If the regulations are not complied with, the Insurer can be entirely or partly free of liability. No such reservation will apply if the Insured is only marginally to blame, or if the insurance event is not due to non-compliance. Although the Insurer may allege under this provision that a safety and security regulation is not in compliance, partial liability may nevertheless still be imposed on the Company. To determine this the company shall take into account the nature of the safety and security regulation, the degree of blame, the course of events, whether the Insured was in a self-inflicted state of intoxication and circumstances in general, cf. FAL § 4-8.

## 1.2 Wilful and gross negligence

If the Insured wilfully causes the insurance event, the Insurer is not liable. If the Insured through gross negligence causes the insurance event or increases its scale, the Insurer's liability can be reduced or fall away. In deciding this, emphasis shall be given to the degree of blame, the course of events, whether the Insured was in a self-inflicted state of intoxication, the impact that such a decision will have on the person/those who claims/claim against the insurance or other who are financially dependent on the Insured and circumstances in general. The Insurer will not be able to invoke the rules when the Insured or anybody who should, under FAL § 4-11 rank equal with the Insured, was for reasons of age or frame of mind unable to grasp the consequences of his or her action, cf. §§ FAL 4-9, 13-8 and 13-9.

## 1.3 Sanctions

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

## 2 DEFINITIONS

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### 2.1

Policyholder: The person who enters into an insurance contract with the Company.

### 2.2

Insured: The one or those mentioned in the insurance certificate, and by the agreement is entitled to compensation or insured sum.

### 2.3

Close relatives: Spouse/partner/registered partner, children, grandchildren, great-grandchildren, parents, grandparents, great-grandparents, siblings, brothers-in-law, sisters-in-law, parents-in-law and sons-/daughters-in-law.

### 2.4

Partner: The person who cohabits with the Policyholder in a marriage-like relationship and shares the same address, recorded in the Norwegian National register.

### 2.5

Sole travel companion: The person who in addition to the claimant is named in the travel document / ticket, or who has signed up for the journey with the claimant, with the intention that they shall travel the entire trip together.

### 2.6

Checked luggage: Luggage which the insured has handed over to an airline, shipping, rail or bus company for transport against receipt, when the insured travels with the same transport.

### 2.7

Additional expenses: Expenses incurred purely as a result of an insurance event.

### 2.8

Valuables: Items of considerable monetary or esteemed value. Examples: Jewellery, watches, gemstones, photo/video equipment, mobile phones, computer equipment, furs, art objects.

### 2.9

Securities: Documents which have a general marketability/sales value.

### 2.10

Business travel: Travelling on official business for an employer. Spouse/partner/registered partner business travels are not included in the travel insurance.

### 2.11

Evacuation: In accordance to Norwegian Government or local Government's recommendation regarding evacuation of Norwegian/foreign citizens.

### 2.12

Canoe/Kayak/Surfboard is not defined as a boat.

### 2.13

Family with children: Family with children under 21 years of age on the same trip.

### 2.14

Epidemic: Serious, contagious disease, which in a limited area is spread rapidly and is extensive.

### 2.15

Means of transportation are defined as train sets, airplanes, buses, cars etc.

## 2.16

Working time/ study time also means overtime at work and self-study at the place of educational institution after normal study/ class hours.

## 2.17

Private arrangement: Arranged by the insured. For example wedding, baptism, birthday parties and confirmation.



### 3 WHO DOES THE INSURANCE COVER

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The person (or persons) listed in the Certificate of Insurance, who is a member of the Norwegian National Insurance Scheme, has a permanent address in the Nordic region, is registered in the Norwegian National register and who shall return to his/her place of permanent residence after the journey, insofar as nothing else is specified in the Certificate of Insurance.

#### 3.1 Leisure Travel:

If holiday/leisure insurance is included the following persons are co-insured:

##### 3.1.1

Spouse/partner/registered partner who share the same address as the Insured in the Norwegian National Register and who cohabits with the Insured in a marriage-like relationship.

The cover is valid until the time separation or divorce is granted.

##### 3.1.2

Children of the employee, their spouse or registered partner living on the same address according to 3.1.1 in the National Register. Children in foster care sharing the same address in the National Register are also covered. The cover ceases when a child reaches the age 21.

##### 3.1.3

Children – according to item 3.1.2, that does not share the same address as the policyholder, are covered by the insurance if the child has the same registered address in the National Register as the other parent.

##### 3.1.4

A maximum of two children below the age of 18, travelling with the Policyholder as a guest.

##### 3.1.5

Adopted children, with effect from the time they physically come under the care of the Policyholder. Adopted children are covered by the insurance on direct first-time journeys from their country of origin to the Nordic region. Children given birth to by surrogate mother are covered under the Policy from the time they are finally discharged from the hospital after birth.

With special needs in connection with the homeward journey, extra expenses related with this are not included where the medical condition was known more than 30 days prior to the journey.

##### 3.1.6

Nannies, au-pairs i.e. that are in the employment of the insured and participating on travel with the family.

#### 3.2 Business travel

The following persons are co-insured for up to 5 days when they accompany the Insured on a business travel.

##### 3.2.1

A child of the Insured until the first annual renewal after the child turns 21.

##### 3.2.2

Spouse/partner/registered partner who shares the same address as the Insured in the Norwegian National Register.

## 4 WHERE AND WHEN IS THE INSURANCE VALID

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The insurance is valid for journeys anywhere in the world for the period and with the additions/restrictions stated in the Certificate of Insurance.

- The journey shall begin and end in the Nordic region.
- The insurance covers short day trips, also in the municipality in which the Insured has his permanent place of residence or place of work.
- The insurance is not valid in the home or at a place of work during working hours, or an educational establishment during class/course hours.
- If the trip is extended because of illness and for medical reasons the Insured cannot return home, the insurance will remain valid until the homeward journey is possible. In such an event, a doctor's certificate must be produced confirming that the journey home could not be made due to illness.
- If the journey is delayed due to unforeseen and unavoidable circumstances and beyond the Insured's control, the insurance will remain valid until the trip is complete, though no longer than 14 days after the insurance should have expired.
- If the employee's normal place of work is on a rig/platform/installation, hereafter called installation, this is considered as the place of work during the period the employee is on the installation. The insurance is not valid during this period. Employees that have their place of work onshore are considered to be on business travel during short stays on an installation – as long as the stay is not as a replacement for an offshore worker.

### Leisure travel:

If leisure travels are covered, the insurance is valid for trips lasting up to 100 days.

### Business travel:

On business the insurance is valid for trips lasting up to 365 days, unless the Certificate of Insurance states otherwise.

Business travel insurance does not cover commuting journeys between the Insured's permanent residence and his/her place of work.

### Accident insurance item 5:

The accident insurance cover is valid on the trip if business travel with accident is selected.

The accident insurance cover is valid 24 hours per day if a leisure travel with accident insurance is selected.

## 5 ACCIDENT INSURANCE

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### 5.1 What the insurance include:

The insurance covers accidental injury suffered by the Insured. By accidental injury is meant a physical injury caused by a sudden and unexpected external event that occurs during the period of cover, ref. Clause 4.

### 5.2 What the insurance covers:

- Accidental death
- Permanent disability
- Medical treatment costs
- Recruitment costs
- Compensation to surviving children
- Psychological first aid
- Workplace adjustments
- Home adaptation
- Broken bones and burns
- Hospital cash
- Taxi to/from work/treatment

### 5.2.1 Accidental death

The insurance covers accidental death resulting from an accidental injury, and which occurs within 1 year of the accident taking place.

### 5.2.2 Permanent disability

The insurance covers permanent medical disability caused by an accidental injury.

The Insured is entitled to disability compensation at the earliest 1 year after the accident took place.

If the degree of disability might change, the final settlement can be postponed by up to 3 years after the accident takes place. In such a case, the settlement will be based on what degree of permanent disability can be expected.

With the following insurance events, the sum insured will be doubled, up to a maximum of NOK 400.000:

- Total loss of function of both the upper and lower extremities.

With the following insurance events, the sum insured will increase by a half, up to a maximum of NOK 200.000:

- Total loss of function of either the upper or lower extremities.
- Total loss of function of both the upper and lower extremities on the same side.
- Total loss of one or both eyes.
- Total loss of speech.
- Total loss of hearing in both ears.

With the following insurance events, the sum insured will increase by a quarter up to a maximum of NOK 50.000:

- Total loss of hearing in one ear.

### 5.2.3 Medical expenses

The insurance covers the cost of medical treatment required after an accident, and which is accrued up to three years after the accident occurred, by up to 5% of the insured amount for disability in up to three years after the accident, unless agreed otherwise and stated in the Certificate of Insurance.

### 5.2.4 Recruitment costs

If the Insured dies as a result of an accident, the Policyholder (employer/organization) will be covered by up to NOK 50.000 in reasonable recruitment costs or costs for a substitute.

### 5.2.5 Compensation to children

If the Insured dies as the result of an accident, and is responsible for a child up to 21 years old at the time of the accident, the accidental death benefit will increase by NOK 10.000 per child. If both parents die in the same accident, the sum increases to NOK 20.000 per child. The maximum compensation payable is 20% of the total amount insured for accidental death. The compensation is paid direct to the child/children.

### 5.2.6 Psychological first aid

The insurance covers up to NOK 50.000 for psychological first aid in the following events:

- If someone in the Insureds household and-/or the employees children die in an accident.
- If the Insured is exposed to an assault or rape.
- If the Insured witnesses murder, armed robbery or a terrorist attack.

### 5.2.7 Adjustments to the workplace

If the Insured is involved in an accident, and as a result loses the use of his/her upper or lower extremities or loses his/her sight in at least one eye, the Policyholder (employer/organization) will be covered by up to NOK 50.000 for reasonable and necessary adjustments to the Insured's place of work.

### 5.2.8 Home and car adaptations

If the results of an accident are such that the Insured's living accommodation and/or car has to be converted to enable the Insured to carry out his/her day-to-day tasks. The insurance will cover such adaptations up to NOK 100.000.

### 5.2.9 Broken bones, burns and scars

The insurance covers broken bones and burns when these are the direct result of an accident.

A fracture occurs when a bone/cartilage is no longer continuous. Only one fracture is covered if there are multiple fractures in a bone/cartilage.

The following types of bone fractures will be covered:

1. Hip and pelvis .....	NOK	10.000
2. Thighbone and heel .....	NOK	7.500
3. Fibula, cranium, clavicle, ankle, elbow and upper/lower arm.....	NOK	7.500
4. Wrist.....	NOK	5.000
5. Shoulder blade, kneecap, sternum, hand (except fingers and wrist) and foot (except toes and heel) .....	NOK	5.000
6. Spine (vertebrae except coccyx) .....	NOK	5.000
7. Lower jawbone .....	NOK	7.500
8. Ribs, cheekbone, coccyx, upper jawbone, nose, toes and fingers .....	NOK	5.000

Burns are caused by hot liquids, open flames or unnatural radiation. Such injuries are graded as: 1st degree burns: Limited to the outer layer of skin (epidermis), 2nd degree burns: When the second layer of skin (dermis) is also burned, and 3rd degree burns: All layers of skin and permanent tissue damage. If the Insured suffers 2nd or 3rd degree burns over 30% or more of the body, the insurance cover is NOK 10.000.

If a covered accident causes lasting scar(s) in the face which are 2,5cm – 5 cm in diameter or length, a compensation of NOK 5.000 is given the insured. For lasting scar(s) which are larger than 5 cm in diameter or length, a compensation of NOK 10.000 is given the insured.

The face is defined from the hairline around the forehead, in front of the ears and above the lower jaw.

#### **5.2.10 Personal belongings with hospitalization**

If the Insured is involved in an accident that results in immediate hospitalization and the Insured's personal effects are lost or destroyed, the insurance will cover up to NOK 10.000.

The effects must be lost or destroyed in or immediately after the accident and/or in-route to the hospital/treatment.

#### **5.2.11 Hospital cash**

If the Insured is involved in an accident that results in hospitalization for at least 5 consecutive days, NOK 500 pr. day is paid from and including the 120th hour. Payment is limited to a maximum 365 consecutive days in the same hospital.

Definition:

- Hospital stay is the intention of providing care to the patient during medical and surgical treatment of ongoing disorders.
- Rehabilitation stay is the intention to regain physical, mental or social ability lost due to illness or injury.
- Rehabilitation stay in hospital is not considered to be a hospital stay by definition of cover.

The insurance sum will be double in the following insurance events:

- Persistent state of coma.
- By persistent is meant a state of coma clinically documented, from and including the first day of hospitalization.

#### **5.2.12 Taxi to/from work/treatment**

If the Insured has been hospitalized due to an accident the insurance will cover the cost of a taxi directly to/from the place of treatment to/from the place of work when it is medically necessary that the journey cannot be undertaken in any other way. The maximum compensation is NOK 10.000 for the individual accidental injury, max. NOK 1.000 per day.

### 5.3 What the insurance does not cover:

The Insurer does not pay for loss or injury, and increases in loss or injury, that is directly or indirectly caused by or in connection with:

- Emotional injury. (Mental injuries such as trauma.)
- Injuries that are deemed to be the result of illness or of a morbid condition.
- Injury by poisoning through food, drink, alcohol, tobacco or illegal drugs.
- Medical complications, unless as a direct result of an accident covered by the insurance.
- When the degree of disability worsens as a result of something other than the accident.
- Injury caused by voluntary participation in a brawl or criminal act.
- Injury caused by professional diving.
- Injury caused by bacteria, virus, HIV infection, hepatitis virus or insect sting/bite.
- Injury in connection with military service outside Norway.
- Damage to teeth caused by eating.
- Injury caused by the effect of light or temperature. The Insurer will nevertheless cover such injury if the result of an emergency situation that the Insured could not avoid.
- Accidental injury that results in:
  - Muscular or skeletal complaints such as intervertebral disc lesion, prolapsed intervertebral disc (slipped disc), sciatica, lumbago, rheumatism, articular arthritis, arthritis, spondylosis, spondylarthritis, gout, fibrositis, muscular rheumatism, spinal stenosis, osteochondritis, nerve root compression, spondylolisthesis.
  - Heart or cardiovascular disease.
  - Haematology or other Blood diseases

### 5.4 Settlement of claims

The Insured may only claim compensation for the portion of expenses that exceed that which can be claimed elsewhere. Compensation is paid on the basis of the documentation presented to the Insurer.

#### 5.4.1 Accidental death

If nothing else is agreed, the sum insured against accidental death will fall to the Insured's spouse, alternatively to heirs pursuant to law or testament. cf. FAL § 15-1.

If the Insured dies of some other cause within one year of the accidental injury, neither accidental death nor disablement insurance will be paid.

If the Insured dies later than one year after the accidental injury, accidental death insurance will not be paid, but disability compensation.

Any disability compensation paid in advance for the same injury will be deducted from the final compensatory amount. The Insurer is entitled to demand an autopsy.

If the insurance amount is related to Norwegian National Insurance's basis rate (G-rate), the amount of compensation will be based on the G-rate at the time the accident occurred.

#### 5.4.2 Permanent disability

Disablement compensation is based on the degree of permanent medical disability. Compensation is paid in accordance to the Norwegian Ministry of Social Affairs' disability table of 21 April 1997, parts II and III, but not the other regulation. Disablement not specified in the aforementioned table shall be determined by expert opinion.

The degree of permanent medical disability must be assessed and determined by an authorized medical specialist in the respective medical field.

The percentage degree of disability determines how much of the insured amount is to be paid.

- If the degree of disability can be reduced by surgery or treatment to which the Insured objects without reasonable grounds, settlement will nevertheless take into account the probable improvement that such treatment could have produced.
- Account is taken of the improvement that can be achieved with the use of prosthesis, hearing aid or other means.

If an accident results in several injuries, the degree of disability is determined on the basis of an overall assessment, in the same way as for occupational injury (the "reduction method"). If the accident results in an increase of a previous disability, a deduction will be applied for the previous disability. When other circumstances contribute to the medical disability being higher than the injury alone indicates, proportionate compensation will be paid.

Measure of indemnity does not take into account occupation, income or individual characteristics.

The degree of permanent medical disability must be assessed and determined by an authorized medical specialist in the respective medical field.

#### **5.4.3 Medical expenses**

Treatment costs are covered regardless of whether or not the accident results in permanent medical disability.

If treatment costs can be expected to exceed NOK 20.000, approval for the treatment must be sought from the Insurer beforehand.

Compensation covers necessary costs for:

- Doctor and dentist.
- Treatment at a hospital.
- Treatment by a physiotherapist or chiropractor that is prescribed by a doctor.
- Medical dressings and appliances, medicines and prosthetics that are prescribed by a doctor or dentist
- Journey to and from home for compensatory treatment, undertaken using the most inexpensive form of transport.

The Insurer does not compensate:

- Stays and treatment at private hospitals or clinics.
- Stays in hotels, convalescent homes and similar.

#### **5.4.4 Recruitment cost**

At the time the accident occurs, the Insured must be permanently employed by the company/a member of the organization. The cost of recruiting a replacement or hiring a substitute must be documented within two months of the accident.

#### **5.4.5 Compensation to surviving children**

Compensation is paid on the basis of the Insured's family responsibility for children up to 21 years of age at the time of the accident. By children is meant own children, foster children and adopted children.

#### **5.4.6 Psychological first aid**

The insurance does not cover the cost of treatment undertaken more than 2 years after the accident.

Same household is defined as family members living on the same address as the insured.

Children is defined as own children, children in foster care and adopted children.

#### **5.4.7 Workplace adjustments**

The Insured must be employed by the Policyholder at the time of the accident.

Costs in connection with adjustments to the workplace must be documented with six months of the accident taking place.

#### **5.4.8 Home and car adaptations**

The Insured shall apply for public grants and any payment of public grants shall be deducted from the insured amount. Home adaptation costs must be documented and approved in advance by the Insurer.

#### **5.4.9 Broken bones, burns and scars**

Compensation is not paid if the Insured dies within 2 months of the accident.

## 5.5 Documentation

### 5.5.1 Accidental death

The Insurer requires the following documents:

- Death certificate and cause of death.
- Documents showing who is entitled to compensation.

### 5.5.2 Permanent disability

If nothing else is agreed between the parties, the degree of medical disability shall be determined by a specialist in the respective field and who is employed by a Norwegian state hospital. The choice of specialist shall be made or approved by the Insurer.

### 5.5.3 Treatment costs/other costs

Any other expenses must be documented.

## 6 MEDICAL TRAVEL INSURANCE

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### 6.1 What the insurance covers:

- Acute illness
- Unexpected deterioration of an existing chronic condition
- Accidental injury. By accidental injury is meant a physical personal injury caused by a sudden and unforeseen external event.

### 6.2 What the insurance does not cover:

- Medical expenses incurred after the insured has returned to a place of permanent residence in the Nordic region.
- Stay and treatment at private clinics / treatment institutions in Norway and the Nordic countries.
- Within the Nordic region, expenses covered by the Norwegian National Insurance Scheme or the Nordic National Insurance Convention are not refundable. The Insurer can on behalf of the Insured pursue a claim against the Norwegian National Insurance Scheme or others for a refund of expenses to which the Insured would otherwise be entitled.

### 6.3 Insurance cover

The following expenses are covered by the medical travel insurance:

#### 6.3.1 Medical expenses

Documented expenses relating to emergency and normal medical treatment that is required while travelling.

By medical expenses is meant:

- Doctor's fees and/or expenses relating to hospitalization.
- Medicines and dressings prescribed by a doctor in situ.
- Cost of emergency treatment prescribed by a doctor.
- Necessary travel expenses to/from the location where medical treatment is received. Use of a private car is covered according to reimbursement rate given by the Norwegian government.

#### 6.3.2 Emergency dental treatment

Dental expenses are covered as follows:

- By up to NOK 1.000 per insurance event when acute dental pain or damage to teeth caused by eating requires treatment while travelling.
- By up to NOK 5.000 per insurance event when dental treatment is required for an injury while travelling.



### 6.3.3 Repatriation

The insurance covers all reasonable and necessary additional costs for the insured's home transport to the Nordic countries.

Home transport may be applicable when:

The Insured suffers an acute illness or injury and the health service in the country concerned is unable to provide the necessary treatment.

The Insured dies during the journey.

Expenses relating to home transport can only be met when repatriation is approved by the Insurer/SOS International.

### 6.3.4 Summon home

Compensation is payable for all reasonable and necessary and additional costs incurred when travel is interrupted due to:

- A sudden serious illness or accident of a life-threatening nature affecting a close relative.
- Fire, natural hazard, burglary or water damage in the insured's home, business or office that requires the insured's presence, and which occurs after the journey has started.
- If a close colleague is suffering from life threatening acute illness the insurance covers necessary and reasonable travel and accommodation expenses for returning home.

### 6.3.5 Summons abroad

Compensation is payable for all reasonable, necessary and documented travel and accommodation expenses for two close relatives who after agreement with the Insurer are summoned because the Insured is in a life-threatening condition. The Insurer's commitment to compensate falls away if a decision has already been taken to repatriate the insured.

### 6.3.6 Travel and accommodation expenses

Compensation is payable for all reasonable, necessary and documented additional costs for travel, food and board when the Insured is forced to postpone his/her scheduled return home due to illness or injury, or cannot continue the journey on the orders of a doctor in situ. Unexpected hotel costs due to a doctor in situ ordering the Insured to stay in bed will be compensated by up to NOK 2.000 per person per night. The Insurer must be contacted if such a stay is expected to last longer than 5 nights.

It is presupposed that the journey had started at the time the insurance event arose.

Compensation for additional costs is not payable if the Insured returns home due to illness or injury.

### 6.3.7 Childcare expenses

The insurance covers up to NOK 3.000 for additional expenses for childcare if the insured is hit by an event in accordance with Clause 6.1 and extend the planned trip. The coverage is valid from the original scheduled return date.

### 6.3.8 Expenditure on kennel

The insurance covers up to NOK 3.000 for additional expenses for kennel if the insured is hit by an event according to Clause 6.1 and extend the planned stay of pets at the kennel. The coverage is valid from the planned return date.

### 6.3.9 Trip curtailment

The insurance includes compensation when the Insured is ordered by a doctor to be in bed rest or stay in hospital or summons home according to item 6.3.4. The insurance covers the Insured's travel expenses for transport food and lodgings that paid before the journey started.

When the Insured uses his own car, travel expenses are calculated in addition at the Norwegian states reimbursement rate - per kilometre for the shortest route between the point of departure to point of termination and back again.

Compensation is awarded for documented travel expenses that correspond to the relationship between unused and total planned travel days within the period of coverage.

The Insured must obtain written confirmation from the doctor in situ about the length of bed rest ordered. The first day of bed rest is calculated from the time of the doctor's first visit



### 6.3.10 Sole travel companion

The insurance covers reasonable and necessary additional expenses incurred by the Insured in connection with unpredicted hotel stays, catching up on a planned travel itinerary or a home journey when:

- The planned travel itinerary is interrupted or home journey delayed as a result of the Insured's sole travel companion suffering acute illness, accidental injury or death.
- If a sole travel companion has to return home because of acute illness or death suffered by a close relative, providing the illness, accidental injury or death is certified by a doctor.

The insurance includes compensation when sole travel companion is in bed rest, or stay in the hospital and covers the insureds travel expenses for transportation and living paid before the trip started.

Compensation is given for documented travel expenses corresponding to the ratio of unused and total number of travel days planned within the insurance period.

### 6.3.11 Excursions and events

The insurance covers up to NOK 6.000 pr. person and up to NOK 6.000 pr. insurance event for prepaid excursions and events that the Insured is unable to use because the Insured is hospitalized, has to return home or is ordered not to participate by doctor in situ.

### 6.3.12 Psychological first aid

The insurance covers up to NOK 25.000 pr. claim after the insured return home for psychologist/psychiatrist if the insured suffers from an acute mental crisis after robbery, a serious accidental injury, or other traumatic events such as fire, explosion, traffic accident, natural disaster, hijacking or terror attack, that the insured was directly involved in.

### 6.3.13 Pet insurance

The insurance cover pets owned by the insured, brought on travel from the insureds home address in the Nordics. It is a prerequisite that the animal is ID-labelled and vaccinated according to the EU/EEA regulatory framework.

The insurance does not cover animals that will attend exhibitions, competitions or is to be used for breeding.

The insurance covers up to NOK 1,500 per claim for necessary veterinary expenses due to acute illness or accidental injury on a trip outside the Nordics countries, but within the EU/EEA.

## 6.4 Business travel

On business travel the insurance also cover:

### 6.4.1 Replacement/Substitute

Reasonable and necessary travel expenses for a colleague who has to relieve the Insured following compensatory repatriation or hospitalization.

### 6.4.2 Return journeys

Reasonable and necessary expenses for a return journey within two months to the place where the stay/journey was interrupted.

## 6.5 Expenses not covered

The insurance does not cover expenses in connection with illness, suffering, injury or death when caused by/due to:

- The execution of/complicity in a criminal act.
- An illness or suffering that was known before the journey began and where there is a need for treatment or where complications or need for treatment during the trip are foreseeable. The insurance does cover, however, expenses that result from an unexpected worsening of a chronic suffering, providing the Insured can produced a certificate from his/her doctor stating that it was OK for the Insured to travel.
- When the Insured travels against the advice of his/her doctor.
- When the purpose of the journey is to receive medical treatment.
- When the insurance event is due to the taking of a prescription drug that is not prescribed by a doctor, or use of an illegal drug.
- When an insurance event is due to suicide or attempted suicide.
- When an insurance event is due to a pregnancy in or beyond the 36th week.

## 6.6 Safety and security regulations

When the Insured is undergoing treatment for an illness or suffering then a doctor's certificate should be obtained stating that the Insured is fit to travel and that there is little chance of complications/deterioration during the trip.

### 6.6.1

With an illness or injury, the Insured must visit a doctor, undergo regular medical treatment and follow the doctor's orders.

### 6.6.2

SOS International or the Insurer shall be contacted:

- When hospitalization or bed rest is expected to last more than 72 hours.
- For approval of additional expenses for transport and medical assistance during transport.
- For approval of additional expenses for board and lodgings.
- For approval of extraordinary repatriation.

## 6.7 Duties and precautions

- When an insurance event has occurred, the Insured should as soon as possible seek medical assistance and act in accordance to prescribed treatment.
- With repatriation, the medical necessity for the home journey to be brought forwarded/postponed must be certified in writing by a doctor in situ.
- When a return journey is expedited or significantly changed the Insurer or SOS International must pre-approve the travel.
- With bed rest outside a hospital, the medical necessity and duration must be certified in writing by a doctor in situ.
- The Insured must inform the Insurer without any undue delay and submit copies of the documents available, and which the Company needs in order to calculate its liability and pay compensation.
- The Insured must be able to prove that the expenses are additional expenses (i.e. expenses that would not have occurred if the insurance event had not happened) by providing doctor's certificates, receipts, used/unused travel documents, etc.
- With hospitalization, or if the costs must be assumed to exceed NOK 5.000, SOS International/the Insurer must be informed immediately.

# 7 LIABILITY INSURANCE

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## 7.1 What the insurance covers

The insurance covers the legal liability for injury/damage caused by the Insured as a private individual according to the law in the individual country.

### 7.1.1

By injury/damage is meant injury to a person or damage to property. Personal injury is deemed incurred if the Insured causes a third party death, injury or illness.

### 7.1.2

Damage to property is deemed incurred if chattels, including animals, or real property are lost or physically damaged. A reduction in economic value of an object/property is not deemed as physical damage if the object's technical/physical functionality is not affected.

Financial loss caused to a third party as a result of injury/damage for which the Insurer is liable is counted as part of this.

Unless agreed otherwise in the Certificate of Insurance, the Insurer's total liability in damages is limited to NOK 40.000.000 pr. insurance event, even if claims are submitted by several injured parties. Legal costs are also covered.

All claims made against the insured and arising from the same, continuous or repeated liability or negligence shall be considered as one insurance claim.

Consequently, NOK 40.000.000 is the total compensation for all the Insured by the liability insurance cover under this Policy.

## 7.2 What the insurance does not cover

- Liability that alone is based on pledge, agreement, vow, contract or guarantee.
- Liability as a result of defamation, libel or slander, redress or fines, cf. The Act relating to compensation in certain circumstances of 13 June 1969 nb. 26 §§ 3-5 and 3-6.
- Liability towards members of the Insured's family. Family includes the Insured's spouse, parents, siblings, children and their spouses. Spouse also includes permanent cohabiting partners, ref item 2.4.
- Liability towards co-owners for damage to a jointly owned object, or towards an entity utilized by the Insured or in which the Insured or his/her family has a substantial interest.
- Liability for damage to an object, including real property, which is hired, borrowed, used or kept. The same also applies if the damage first arises or is discovered after the object is returned. The Insured's liability for damaged to a leased residence is nevertheless covered by the insurance if the damage is caused by fire; explosion or a water/fluid leak from the building's plumbing system.
- Liability as owner of real property.
- Liability for transmitting a contagious disease, regardless of how contagion occurs.
- Liability for the objective liability you have for damage caused by your children, cf. The Act relating to compensation in certain instances § 1.
- Liability one can incur as owner, driver or user of a motor vehicle.
- Liability one can incur as owner, driver or user of a sailboat or motorized craft.

## 7.3 Duties and precautions

If a claim for damages is brought against the Insured, or if a claim can be expected, the Insurer must be informed without any undue delay.

When a claim for damages is brought against the Insured or the Insurer, the Insured is obliged to give the Insurer all information that can be of significance for dealing with the case immediately.

The Insured shall for his/her own account:

- Implement studies of available material.
- Meet up for discussions or court proceedings.

The Insured must not admit liability or negotiate damages without the Insurer's consent.

## 7.4 Settlement of claims and calculation of compensation

When an indemnity claim that according to the claimant's reasoning is covered by the insurance, it is the Insurer's job too:

- Clarify if liability exists.
- Negotiate with the claimant.
- If necessary, litigate the case before the courts.
- Cover the cost of an external attorney and other expert assistance selected or approved by the Insurer. If the claim is only partly covered by the insurance, costs are shared in accordance with the respective parties' financial interest in the case. If the insurer is willing to settle the case or place the insurance amount at disposal, the Insurer is not liable for any costs incurred later.
- The Insurer is entitled to pay any compensation direct to the claimant.

# 8 TRIP CANCELLATION INSURANCE

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## 8.1 What the insurance includes

The insurance covers the Insured's cancellation costs in accordance with rules stipulated by the carrier, tour operator, consumer law and similar statutory regulations, including pre-paid transport, accommodation, excursions and events. . If the costs apply to more than you and your co-insured, the insurance only covers you and your co-

insured's part of the costs. In cancellation of the insured's private events, the insurance will cover 10.000 NOK pr claim.

The period of cover is from the time the trip/lease is wholly or partly paid to the time the trip/lease is scheduled to begin. As a condition, the insurance must be active before the first payment of the trip/lease is made. The insurance does not cover cancellation after the journey has begun.

Taxes and public charges are compensated by the carrier direct.

Bonus points are not covered.

## 8.2 What the insurance covers

The insurance covers the Insured's cancellation costs when cancellation is due to:

- Acute illness, acute deterioration of a chronic ailment, accidental injury or death affecting the Insured or his/her sole travel companion, or any members of their closest family living in an EEA country.
- That a person traveling with the Insured (up to 6 people) becomes seriously injured in an accident or dies. By traveling with the Insured implies persons who have purchased a holiday trip together, departing at the same time and with the same destination.
- A key travelling companion, which the insured is dependent on in such a way that the trip cannot be undertaken without that person's participation (for example chauffeur, skipper, lecturer or conductor). A key companion can also be a person the insured is scheduled to have a meeting with on business travel, but for reasons of illness, accidental injury or death cannot participate.
- Fire, burglary, water leak or damage caused by nature involving the Insured's home, business, leisure residence or office after the booking is made and which requires the Insured's presence.
- Acute illness in need of treatment, injury due to accident or death that occurs in the insurance period and strikes a close co-worker or leader employed at the Insured on the day of the incident. Courses, seminars, meetings and gatherings arranged by the Insured are not covered.
- The insured is summoned to jury duty, lay judge or testifying as a witness less than 14 days before scheduled departure.
- If the Norwegian Ministry of Foreign Affairs or Norwegian Institute of Public Health have clearly discouraged entry to the destination maximum 1 week before planned entry. Domestic travels inclusive Svalbard are not included in the Norwegian ministry of foreign affairs and the Norwegian institute of Public Health travel advices.
- If a planned operation date is postponed or expedited so that the operation prevents the Insured of traveling on the pre-arranged trip.
- Terrorist attack on the destination, where the Norwegian Ministry of Foreign Affairs or local authorities disregard travel within the destination that is not required - less than 7 days - before scheduled entry.
- Epidemic or natural disaster occurring at the destination, less than 7 days before scheduled entry, that makes it impossible to enter, or would be in violation of the official authorities' evacuation regulations, or the National Health Institute's travel advice.
- The insured's divorce / separation, or termination of the insured's cohabitation within the last three months before departure. Upon termination of cohabitation, it is a condition that the insured and the cohabitant have different addresses in the Norwegian National register, and that they have lived together at the same address for the past 12 months before the cohabitation ends according to the Norwegian National register.
- Acute illness, accidental injury or death of the babysitter which the insured is dependent on in such a way that the travel cannot be undertaken without the babysitter taking care of the insureds child(s).

### Business travel

On business travels the insurance cover cancellation costs caused by a sudden and unforeseen event outside the insured's control. The cause of cancellation must be confirmed by the insured's employer.

## 8.3 What the insurance does not cover

- If hospitalization/medical tests/treatment takes longer than expected
- If treatment, medical examination, surgery, convalescence, recuperation is brought forward or postponed.
- Pregnancy. Nevertheless, cancellation is covered if the pregnancy results in medical condition/complications that prevent(s) the Insured from travelling.
- Fear of war, terror or disease.
- That the purpose of the trip is discharged.

## 8.4 Security regulations

### 8.4.1

In the event of illness or injury preventing the journey to be implemented as planned, the Insured must immediately cancel the trip with the tour operator/carrier/lessor.

## 8.5 Duties and precautions

The Insurer must be notified of cancellation without any undue delay. Claims must be accompanied by:

- Travel documents/tickets/rental agreements in original form and confirmation of paid travel/lease or a credit note showing the cancellation costs.
- A doctor's certificate which confirms that a doctor was consulted before the start of the journey, and that cancellation during the period of cover was necessary due to acute illness or a condition/injury requiring treatment.
- Doctor's certificate, death certificate or other confirming that a close relative, your sole travel companion or a close relative of this person has suffered an acute illness, accidental injury or death.
- Damage report/estimate of damage or loss/police report confirming that cancellation is due to fire, burglary, natural damage or water damage.
- Written confirmation from an employer if the reason for cancellation is work related.

## 9 LEGAL EXPENSES INSURANCE

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### 9.1 What the insurance includes

The insurance covers the following:

#### 9.1.1 Legal assistance/Legal aid

The insurance covers the cost of legal assistance/legal aid and compensates by up to the amount specified in the Certificate of Insurance per dispute if the Insured as a private individual is party to a dispute that arises before the trip is concluded.

#### 9.1.2 Bail

If the Insured is arrested in a foreign country and has a possibility of being released on bail, the Insurer will pay in advance for any documented bail bonds the Insured may incur.

Documented bail bonds mean such instruments issued by a public authority.

Claim settlement for bail:

- The Insured must repay the amount of bail within three months of the Insurer making the payment.
- If the Insured is refunded the bail by the respective public authority, the Insured is obliged to pay back this amount to the Insurer immediately.
- If the Insured is summoned before a court but fails to appear, the Insurer will demand the immediate repayment of the sum involved.

### 9.2 What the insurance does not cover

The does not cover expenses that:

- Are connected with the Insured's work or position, including disputes that involve occupational injury/sickness, the Insured's real property or sale of or tenancy right to real property (including timeshare),
- Are connected with separation, divorce, child custody, visiting rights, paternity, inheritance, maintenance, division of property and termination of co-ownership established by cohabiting, and probate cases,
- Solely belong under the execution and enforcement authority, except disputes concerning rent issues,
- Involve bill of exchange cases, debt collection cases where the debt is uncontested, bad debt cases and cases concerning bankruptcy or composition proceedings if the Insured is debtor in bankruptcy or composition,
- Involve motor vehicles, aircraft or boats, where the Insured is party in capacity as owner, user or driver of such. Canoes, kayaks and sailboards are not regarded as boats in this context; hang-gliders and paragliders without engines are not regarded as aircraft,

- Involve criminal cases (including defamation cases) and claims for damages in such cases, as well as any compensation case brought pursuant to the respective country's local legislation,
- Involve compulsory purchase or matters of judgment where the Insured attempts to obtain rights to another property,
- Involve public administration decisions. Compensation will nevertheless be awarded for expenses for actions brought after the public complaints system is fully exhausted. In connection with such actions, all costs incurred during the administrative process are excluded from the insurance,
- Involve solicitor's fees or professional fees,
- Involve cases concerning motor vehicle liability with personal injury if the claim is brought against the Insurer before the Insured has his/her claim for legal assistance/legal aid costs under the motor vehicle liability insurance finally rejected.
- Applies to compensation settlement under this or other insurance policies covered by in AIG.

### 9.3 Settlement of claims and calculation of compensation

The Insurer must be notified in writing as soon as possible and no later than one year after a solicitor is engaged. The Insured appoints the solicitor, who in accordance with the nature of case and the Insured's place of residence is suitable for the assignment. The Insured is obliged to keep costs to a minimum and cover any unreasonable costs him/herself. The Insurer can demand to be informed about the scale of the costs that are claimed to be covered by the insurance. The Insurer has the same right as the Insured to have documented how the solicitor has limited his/her fees. Hours used shall be specified.

## 10 LUGGAGE INSURANCE

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### 10.1 What the insurance includes

The insurance includes personal belongings/luggage, i.e. personal property that the person/persons named in the Certificate of Insurance take with him/her/them for use during the trip. Checked luggage is only covered when the Insured travels with the same transport. Items that are borrowed or rented are also included.

### 10.2 What the insurance covers:

- Theft. By theft is meant being deprived of assets that one is in possession of, cf. Strl §§ 321 and 322. Lost assets that later are kept by the finder does not fall under the definition of theft.
- Break-in, cf. Strl. § 268.
- Vandalism. Vandalism is defined as damage to the Insured's property negligently or unlawfully caused by a third party, cf. Strl § 21, 22, 23 and 351-353.
- Natural hazard. Natural hazard is defined as loss directly caused by a natural disaster such as landslide, storm, storm surge, earthquake or volcanic eruption, cf. The Norwegian Nature Damage Insurance Act.
- Traffic accident with motor vehicle, boat, caravan or bicycle. Traffic accident is here defined as collision, driving of the road, run aground and capsizing when the vehicle is in use. Canoe/kayak/sailing board is not considered a boat in this context.
- Fire, blackening, direct stroke of lightning, explosion, penetration of water or fluid into building, emanation from the buildings tubing or water that suddenly penetrates the building from terrain or ground.
- Loss or damage caused during transport when luggage is sent as checked luggage.

#### 10.2.1 Cash and securities

Compensation for loss of cash and/or securities is up to NOK 5.000 per person or NOK 10.000 per family.

#### 10.2.2 Travel documents

Expenses relating to the loss of tickets, passports and other travel documents are covered by up to NOK 15.000 per insurance event when the loss cannot be compensated in any other way.

Loss also means extra expenses for hotel accommodation and similar if the loss of the travel document(s) means that the Insured cannot continue travel on the same day.

#### 10.2.3 Single items

Loss of/damage to single items is covered by up to NOK 25.000 per article.



### 10.2.4 Valuables

Loss of/damage to valuables (cf. nb. 2.8) is covered by up to NOK 50.000 per person- and NOK 100.000 per family per insurance claim.

### 10.2.5 Bicycles

Cycles and mounted accessories are covered by up to NOK 10.000 per person. Compensation is not paid for damage caused in the municipalities where the Insured lives, studies or works.

### 10.2.6 Keys

In the event of theft of keys, the insurance covers the cost of replacing keys, as well as the necessary expenses for replacing the lock. Maximum compensation per claim is NOK 5.000.

### 10.2.7 Employers' effects

If business travels are covered, effects belonging to the Insured's employer are covered up to NOK 50.000 or the equivalent of the amount specified in the Certificate of Insurance.

On business trips, and for employer's effects on private travel, damage to the insured's travel luggage is covered by sudden and unforeseen damage. The cause of injury must be known and can be linked to a specific time of injury.

### 10.2.8 Sudden and unforeseen damage

The insurance covers damage to the Insured's personal belongings and/or luggage by a sudden and unforeseen external event caused by a third party.

The insurance applies to physical damage to personal belongings other than those mentioned above due to a sudden external event. The cause of damage must be known and be linked to a specific time of injury. It is a condition that the damaged item can be displayed on request from AIG. The coverage does not apply to lost items.

Exceptions, safety and security regulations (cf. nb. 10.4) apply.

In case of damage, the compensation is NOK 6.000 per claim with deductible of NOK 1.000 per claim.

## 10.3 What the insurance does not cover

The following are not defined as personal belongings or luggage:

- Motor vehicles and caravans with accessories. By accessories is meant spare parts, vehicles keys and permanently fixed items such as music systems, mobile telephones and ski boxes/luggage carriers, as well as accessories belonging to the vehicle.
- Boats and accessories. Canoes/kayaks/sailboards are not defined as boats in this context.
- Furniture and portable items, merchandise and samples, tools and measuring instruments.
- Food, drink and tobacco.
- Animals.

The following types of damage/loss are not covered:

- Normal wear and tear
- Minor damage to suitcases, rucksacks, baby carriages and cycles (e.g. scratches, scuffs, stains, etc.).
- Financial loss beyond damage to or loss of personal belongings or luggage.
- Lost earnings – regardless of reason.

## 10.4 Safety and security regulations

### 10.4.1

Personal belongings and luggage that are not locked away shall not be left unattended.

### 10.4.2

When personal belongings are left unattended, the insured shall ensure that doors are locked and windows and other openings are closed, locked or securely fastened.

### 10.4.3

During daylight hours, valuables left in a vehicle/caravan/boat shall be kept in a closed glove compartment or locked in the boot/ski box out of view.

### 10.4.4

Personal belongings/luggage/valuables must not be left in a vehicle/caravan/boat/tent overnight or placed at such location for more than 24 hours. Overnight is defined as: the time from when the insured leaves the vehicle, etc., until the vehicle is used again the next day, and in all instances from 12 midnight to 6 a.m.

### 10.4.5

Money shall be carried with the insured or kept in a locked, rigidly mounted place in a locked room in a building, e.g. a hotel safe.

### 10.4.6

Articles shall be packed in a proper and appropriate fashion so that they can withstand transportation.

Do not send bottles, glass and other fragile objects as checked luggage.

### 10.4.7

Valuables shall not be sent as checked luggage.

## 10.5 Duties and precautions

- Theft/robbery/burglary and other loss/damage must be reported to the local police or travel guide immediately and without undue delay.
- Loss/damage during transport must be reported to the carrier in accordance with rules laid down by the individual transport company.
- The insured must, without any undue delay, inform the Insurer and provide all the documents necessary for the Insurer to calculate its liability and pay compensation.
- The Insured must document his/her claim by supplying receipts, guarantees, etc.
- If articles that have been lost or stolen or thought to be lost or stolen reappear, the Insured is obligated to inform the Insurer of their reappearance immediately.
- When there is a possibility to make a third party liable for the loss or damage, such as a carrier or a hotel, etc., the insured must immediately do what is necessary to secure the claim.
- For items purchased abroad that are not declared under the Customs Act, the cover is limited to the applicable amount for duty-free imports. Cf. Customs Act § 5.1. See also Chapter 4 of the Customs Act.

## 10.6 Settlement of claims and calculation of compensation.

FAL § 6-1 does not apply. The insurable value is set at what it will cost to purchase a similar article at the time of loss/damage. A deduction is made for age, wear and tear, defects and reduced utility value.

If an object can be repaired without any substantial loss in value, the Insured will keep the object and the Insurer will pay for the cost of repair.

Valuables which are purchased second-hand or received as gifts or inherited are compensated at the sales value of a similar used object.

Instead of compensation in the form of cash payment, the Insurer may choose to replace the object with an equivalent object. Should an article reappear after compensation is paid, the Insured is entitled to keep the article and repay the Insurer the amount paid in compensation. Otherwise, the article shall be kept by the Insurer.

The Insurer has the right to check any information provided by the Insured in connection with claims and other enquires.

The Insurer is not obligated to pay compensation before completion of all necessary investigations.

If the Insurer has compensated for loss or damage, the Insurer is subrogated to the Insureds right against a third party for the amount the Insurer has paid in compensation.



## 11 TRAVEL DELAY INSURANCE

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### 11.1 What the insurance covers

The insurance includes the following covers:

#### 11.1.1 Delayed departure

If the tour operator's transport, cf. 2.15 is delayed more than three hours, the Insurer compensates NOK 200 per person per started hour after the 4<sup>th</sup> hour, max. NOK 3.000 per person and NOK 9.000 per insurance event, unless agreed otherwise in the Certificate of Insurance.

The delay is calculated in accordance with the tour operator's fixed schedule with any changes that might have been notified before the journey began.

The Insurer's liability is conditional to the delay being due to unfavourable weather conditions, terrorist threat, terrorist action or technical fault that directly strikes the public transportation the Insured is traveling- or is supposed to travel with, and that the cause is confirmed in writing by the tour operator or carrier, cf. item 2.15.

#### 11.1.2 Re-joining itinerary

The Insurer is liable for reasonable and documented expenses for catching up a fixed schedule if the Insured undeservedly encounters delays in the tour operator's transport as a result of:

- Weather conditions or technical reasons that strike the public transportation cf. Item 2.15, the Insured is traveling- or is supposed to travel with, or other technical reason that directly strikes the transport the Insured is traveling-or is supposed to travel with when the insured uses car, taxi or bus.
- Weather conditions or collision/accident that requires vehicle recovery service when the Insured uses own car.
- Extreme weather, traffic accidents or other events leading to extraordinary traffic conditions.
- Terrorism or terrorist threat.

Weather conditions or collision/accident that requires vehicle recovery service when the Insured uses own car.

Maximum compensation is NOK 30.000 per person and NOK 75.000 per family, if nothing else is specified in the Certificate of Insurance.

##### 11.1.2.1 Re-joining itinerary from offshore platforms.

For travels to home address in Norway or continuous business travels from offshore installation it should be calculated a minimum waiting period of two hours, if not stated otherwise in the certificate of insurance. The waiting period is from landing at heliport to next planned departure.

For all other journeys, there shall be calculated a minimum waiting period of 72 hours if not stated otherwise in the Certificate of Insurance.

#### 11.1.3 Unexpected overnight stay.

If the delay according to item 11.1.1 and 11.1.2 means that it is impossible to travel the same day, the Insurer will compensate necessary and documented accommodation expenses by up to NOK 1.500 per person and up to NOK 4.000 per family, unless agreed otherwise in the Certificate of Insurance.

#### 11.1.4 Delayed Luggage

If checked luggage is delayed to the final destination, additional expenses are compensated for purchase of necessary and documented clothing, toiletries and charges, within the period the luggage is delayed.

Maximum compensation is NOK 5.000 per person and NOK 25.000 per family, as long as nothing else is specified in the Certificate of Insurance.

Purchase of necessary baby carriage is covered by up to NOK 1.000 per carriage, maximum NOK 3.000 per family. Hire of necessary sports equipment is covered by up to NOK 3.000 per person and NOK 15.000 per family.

Compensation is not paid for delayed luggage on the homeward journey.

### 11.1.5 Involuntary transit with overnight stay

If checked luggage is not available due to flight delays which result in involuntary transit with overnight stay, the Insurer will compensate expenses for purchasing necessary clothing and toiletries. For insured persons on business travel expenses up to NOK 2.500 per person will be refunded. For co-insured persons and persons on leisure travel, NOK 2.500 is covered. per person and a maximum of NOK 12.500 for family.

#### Business travel

The insurance covers baggage delay on business travels if the checked baggage does not arrive at the same time as the transportation. Additional expenses are compensated for purchases of necessary and documented clothing, toiletries and chargers within the period the luggage is delayed, with up to NOK 10.000.

The coverage also applies for delayed luggage on the homeward journey.

### 11.2 What the insurance does not cover

- The insurance does not cover lost earnings.
- The insurance is not liable for expenses connected with flight delays, cancellation or overbooking covered by the EU Directive 261/2004 and for which the carriers themselves are liable.
- Expenses that can be compensated by tour operator, traffic sector, airline or others.

### 11.3 Safety regulations

#### 11.3.1

On domestic travel and business travel, it is assumed that the insured has calculated at least one hour from arrival to the next departure.

#### 11.3.2

On other travels, it is assumed that the insured has calculated at least two hours from arrival to the next departure.

### 11.4 Duties and precautions

The delay must be documented in writing by the carrier.

## 12 DEDUCTIBLE INSURANCE RENTAL CAR

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### 12.1 What the insurance covers:

Deductible insurance for rental car covers: Rental of private vehicle if the conditions below are met:

- The insured has rented the car for maximum 31 days, the rental agreement is made with a public registered rental firm, that the rental is made in the name of the insured, loss damage waiver insurance/comprehensive insurance is chosen, the insured has followed the rental companies rules and regulations as well as local law.
- The insurance covers the insureds deductible by up to NOK 15.000 per claim, maximum NOK 30.000 per year on damage caused by:
  - Damage covered by the comprehensive auto insurance.
  - Theft of the vehicle
  - Additional expenses in connection with the return of the rental car that arises as a result of the insureds bed rest, hospital stay or death that prevents the return of the rental car.

### 12.2 What the insurance does not cover:

- Damage caused by criminal, intentional or gross negligence by the Insured or the insured's close family or others that could be related with the Insured cf. FAL § 4 -11.
- Damage on vehicle not registered to drive on public roads.
- Damage to the vehicles extra equipment.
- Damage that occurs when driving outside of public- or private road.
- Rental through carpools.
- If the insured rents/borrows a car in connection with the vehicle being on service or repaired.

## 13 SECURITY DEPOSIT OF A RENTAL

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### 13.1 What the insurance covers:

Security deposits for damage of a rented apartment/property with inventory, in connection with a trip are covered up to NOK 15.000. Loss of security deposit is refunded if the following criteria's are being met:

- You are responsible for the damage under the lease with the rental company (liable for the lease).
- A claim is put forward by the rental company on behalf of the host you rented the apartment or property from.
- The deposit was reserved on your credit card or account upon signing the rental agreement.

Documentation must be forwarded to AIG upon request.

### 13.2 What the insurance does not cover:

- Loss of security deposit if the rental is done through a private person or time-share.
- Claims of deposits which are not handled by the rental company.
- Security deposit which are reserved or paid after the lease is signed.
- Claims from landlord made later than 14 days after check-out.
- Other costs.

## 14 CRISIS MANAGEMENT

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### 14.1 What the insurance covers:

The insurance covers the following:

#### 14.1.1 Compensation to the insured

The Insurer pays NOK 3.000 for each full day the Insured is subject to kidnapping, hijacking or is held hostage during the period of cover. The maximum insured amount is NOK 150.000 per insurance events.

#### 14.1.2 Cover of specialist services

The Insured covers up to NOK 1.000.000 for the cost of specialist services required to resolve the above-named insurance events.

### 14.2 Definitions:

#### 14.2.1 Kidnapping

By kidnapping is meant that the Insured is subject to loss of liberty (except minors kidnapped by parents).

#### 14.2.2 Hostage-taking

By hostage-taking it is meant as involuntary detention of the insured by someone acting as agent(s) for or with implicit approval of government or ruling authority or who acts or intends to act on behalf of any rebel party, organization or group.

#### 14.2.3 Hijacking

By hijacking is meant that the Insured is subject to loss of liberty while travelling with any type of aircraft, motor vehicle, train or motor vessel.

#### 14.2.4 Cost of specialist services

By cost of specialist services is meant necessary and acceptable fees and costs demanded by the Insurer's appointed specialists during response to kidnapping for ransom, including but not limited costs for travel, accommodation, qualified interpreters, communication and payments to informants.

**Emergency telephone to the crisis management center, open 24 hours a day:**

**001-817-826-7000**

Please have your policy number ready when you call.

### 14.3 What the insurance does not cover:

- The Insurer does not compensate losses direct or indirect in connection with:
- When the Insured has previously had kidnapping insurance cancelled or denied.
- Any claim from the Insured in the country in which the Insured has his/her permanent address.
- Any kidnapping for ransom that takes place in Colombia, Mexico, Iraq, Nigeria or Philippines.

## 15 EVACUATION

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See definition item. 2.11

The insurance covers necessary and documented additional expenses for travel and accommodation when evacuated to the nearest secure destination/home in Norway when evacuation is due to:

### 15.1 War, terrorism and similar events

With evacuation that is linked directly or indirectly to war, war risk, terror, insurgency or similar serious disturbances of public order, and when travelling in a region which before arrival was regarded as peaceful.

Evacuation shall take place at the earliest opportunity.

Compensation is limited to the amount specified in the Certificate of Insurance per insurance event for up to 30 days after the event.

Unless agreed otherwise, the Policyholder/Insured must contact the Company before departing for a region with possible heightened risk for war/terror/unrest. The insurer will then assess whether there is a requirement for additional insurance for the journey in question.

### 15.2 Natural disasters

With damage that is linked directly or indirectly to an earthquake, volcanic eruption and/or other natural disasters when travelling outside Norway.

### 15.3 Epidemics

With an epidemic that breaks out when travelling outside Norway. By epidemic is meant a serious contagious disease that in a limited area spreads fast and is extensive.

## 16 QUARANTINE

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The insurance covers up to 30.000 per person and 60.000 per family. The cover is valid when evacuation according to paragraph 15 is not possible.

### 16.1 Mandated quarantine benefit during business trip

If an Insured Person is diagnosed during a business trip outside their permanent country of residence with any specified infectious disease for the first time by a medical practitioner, and as a consequence the Insured person cannot return home on the date foreseen, then the Company will pay the Insured person the sum insured NOK 500 per day up to a maximum of 14 days. This daily indemnity will only be paid as from the day after the initial return home date foreseen until, at the latest, the effective date of return home. The indemnity will not be paid as long as the Insured is hospitalised. In case the Insured is hospitalised, this daily indemnity will only be paid as from the day after the Insured left the hospital until the effective date of return home.

### Exclusions

In addition to the exclusions listed in the policy wording the company does not accept any claim

- Directly or indirectly resulting from or attributable to the Insured person suffering from any physical defect or infirmity existing prior to inception of the policy unless advised to and accepted in writing by the company.

- For an Insured person who was already undergoing hospitalisation for Covid-19 or a specified infectious disease at the commencement for the trip.
- Where an Insured person has contracted a specified infectious disease deliberately or as a result of negligent or reckless behaviour.
- Arising out of any criminal or illegal act committed by any Insured person.
- Arising as a result of war, an act of terrorism or rebellion, insurrection, rioting or civil commotion or unrest.
- No benefit is payable for trips other than business trips.

## 16.2 Mandated quarantine benefit after business trip

This benefit is payable only where a business trip has been made. A benefit is payable only where:

- On the day of business trip departure there are no regulations or restrictions in place, or scheduled to be implemented, that would require an Insured person to quarantine on return to their permanent country of residence from their business trip.
- During the business trip there is a change in regulation by the government that requires the Insured person to quarantine for a minimum period of seven days on return to their permanent country of residence from their business trip.
- This benefit is payable to the Insured person to the sum of NOK 10.000 for every Insured person who is required to quarantine.

## 17 SEARCH AND RESCUE

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The insurance covers reasonable and necessary expenses for search and rescue operations implemented by a local authority, if the Insured is exposed to circumstances that make this necessary.

Expenses not covered:

- Injury/loss inflicted on the rescue crew, transport or equipment during a search and rescue operation.

## 18 ID-THEFT

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### 18.1 What the insurance covers:

The insurance covers costs as mentioned below in item 18.1.1-18.1.3 in connection with identity theft. Identity theft is here defined as a third party's illegal or unauthorized use of the Insured's identification documents to:

- execute online payments (card transactions, payments on the internet, «phishing») or payments made with a counterfeited card, or
- guarantee or legitimate a card or check payment, or
- Obtain a loan/consumer credit and/or open credit accounts that the Insured did not authorize.

Identification documents means in this context an identity card (passport, driving license, banking card), online login, electronic signature, national identity number(social security number), account number, card number, salary slip, payment authorization and other information suitable to identify the Insured.

Phishing is here defined as falsified emails from companies requesting personal information from the insured with the intention of using this information in connection with identity theft.

#### 18.1.1 Legal assistance

The cost of legal assistance/ legal aid incurred by the Insured in civil proceedings, criminal proceedings or when getting a payment remark lifted, when these are in direct connection to the identity theft. The compensation is limited to NOK 125.000 and has to be approved in advance by the Insurer.

#### 18.1.2 Loss of income

Loss of income is limited to NOK 25.000 if the Insured has to take time of work to recover his or hers  
AH-500 Travel Insurance G+ of 01.01.2022

identity.

### 18.1.3 Other costs

Other administrative costs in connection with the identity theft that deems necessary to recover the Insured's identity.

## 18.2 What the insurance does not cover:

- Theft of the Insured's identification documents that leads to theft or abuse of the Insured's company name or identification of the Insured's business activity.
- Identity theft conducted by the Insured's spouse, partner, registered partner, children or parents.
- Costs incurred by the Insured or the Insured's close relative's criminal or culpable negligence actions.
- The Insured's economical loss, other than the cost of recovering the Insured's identity.
- Physical or psychological damages, any form of illness or death.
- Economical loss except what is mentioned in item 18.1
- Costs in connection to loss of seniority or reputation.
- Indirect loss and consequential damages.
- Loss of data.
- Costs incurred before the period of insurance.

## 18.3 Duties and precautions

As soon as the Insured becomes aware of that he or she has been exposed to identity theft the following measures needs to be taken:

- Alert all bank and credit card connections and block all cards.
- Report the incident to the police.
- Notify the Insured about the incident in writing. Documentation showing that the incident has been reported to the police, as well as documentation of the costs the Insured will claim needs to be attached to the accident report.
- The Insured has to implement all measures possible to minimize the extent of the damage caused by the identity theft.

## 19 WEBSAFE

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### 19.1 When the insurance is valid

The insurance covers damages which occurs and is reported during the insurance period and reported as stated in the insurance Terms & Conditions. Injury involving a breach of Norwegian law by (illegal) and offensive publication of image or text on the internet. The incident must be reported to the policy in order to be validly covered.

### 19.2 What the insurance covers

#### 19.2.1 Removing

The costs of taking action to remove or un-indexing of illegal and offensive information on the Internet is covered with up to NOK 20.000 per year, and with deductible NOK 500.

The cost of taking action to remove or un-indexing of illegal and offensive information on the internet that has been posted against outsiders, organizations or businesses inadvertently by members of the permanent household or minors in the permanent household with a sum insured of up to NOK 20.000 per year, and with a deductible of NOK 500.

#### 19.2.2 Legal assistance

The costs of legal assistance that must be incurred for removal or un-indexing of illegal and offensive internet information covered by the previous items with a sum up to NOK 100.000 per year, with a deductible of NOK 2.000, when not covered by the residential or home contents insurance.

### 19.3 Examples of published information/content on the Internet covered by the insurance

- Defamatory and illegal images published without consent.
- Establishing a fake profile on social media or “hacking” of a personal profile on social media.
- Defamatory and illegal statement about others.
- “Violations against privacy”. By spreading illegal and offensive information regarding personal or domestic circumstance.
- “Threats”. Making criminal and abusive acts.
- “Racism”. Making illegal, discriminatory and insulting remarks against groups of particular ethnic, cultural or racial background.
- “Sexual abuse” of children, possession and distribution of images of child sexual abuse, or representations that sexualize children.
- «Violations Identity/Identity Theft». It is illegal to use another person’s identity or an identity that is easily confused with another’s identity to obtain improper gain or inflict loss or disadvantage on an individual.

### 19.4 Series Clause

Damage caused to the Insured by a continuous series of acts committed by the same person, alone or in cooperation with others, shall be deemed to constitute one event. This also applies to actions taken by insured if it must be assumed that the damage is inflicted by one and the same person, alone or in cooperation with others by a continuous series of acts. Actions performed by one and the same person, alone or in collaboration with others within a continuous period of 24 hours are always considered to be a continuous series of acts.

### 19.5 What the insurance does not cover

The insurance does not cover loss or damage, or increase in loss or damage directly or indirectly caused by or in connection with:

- Damage to the mind. (Mental injuries like shock).
- Damage that is considered to be a result of disease or medical condition.

### 19.6 Claims settlement

The insurance compensation is paid on the basis of submitted original invoice and attached documentation for the execution from the executing company, less deductible.

### 19.7 Background law

Act of 16 June 1989 No. 69. Insurance Contracts Act applies to the contract between the Insured and the Company.

#### Freedom of speech

Freedom of speech is limited, if you publish or disclose text, film or images in violation of these statutory laws:

- The Norwegian Constitution § 100
- ECHR Article 8 (The right to privacy)
- ECHR Article 10 (The right to free speech)
- Penal Code Chapter 23. (Defamation of character)
- Penal Code § 269 (Editorial responsibility)
- Penal Code § 246 and 247 (Honorary offense)
- Penal Code § 266 and § 267 (Violations of privacy)
- Penal Code § 263 § 264 (Threats)
- Damages § 3-6
- Discrimination Act
- Copyright § 2 and § 45c
- Marketing Act § 15 and § 25
- E-commerce §§ 16-18

#### Privacy & Personal Data Protection

Violation of privacy/personal data protection may happen if personal information is passed on in violation of these statutory laws:



- Personal Data Information Act § 3 (Scope)
- Personal Data Information Act § 7 (relation to freedom of speech)
- Personal Data Information Act § 8 (conditions for processing personal data)
- Personal Data Information Act § 9 (conditions for processing sensitive personal data)
- Personal Data Information Act § 11 (requirements for processing personal data)
- Personal Data Information Act § 15 (data manager's use of personal data)
- Personal Data Information Act § 16 (right of access)
- Penal Code § 202 (identity theft/ identity violation)

## Images

Violations of the right to images may happen by distributing or publishing an image in violation of these statutory laws:

- Intellectual Property Act § 45C
- Personal Data Information Act § 8 (conditions for processing personal data)
- Penal Code § 311 (Sexual assaults against children).

## 19.8 Security regulations

The Insured shall, without undue delay after the offensive or illegal information or images has been discovered on the internet, contact (+47) 22 00 20 80 or email: [Norway.claims@aig.com](mailto:Norway.claims@aig.com) to ascertain whether this is covered by the insurance, and if so make sure to register the event with the Police and attach a copy of the police accident report with the claim notice to the company.

Safety rules are rules set for vigilance to prevent internet Damage and theft of equipment, which the Insured uses to connect to the Internet. Whoever by act or neglects to comply with or ensure that safety regulations are complied with may fully or partially lose the right to compensation, see FAL §4-8.

To prevent theft or illegal use of equipment that provides secured access to the Internet, the Insured shall keep an audit of this equipment and ensure that the equipment is not left unattended or forgotten. This includes a duty to ensure that the equipment is taken with you when you leave a place, or that access to the use of equipment by any other than the insured is blocked with a PIN code, username or password.

You must not give personal information to strangers over the Internet, by telephone or e-mail unless it is you who have initiated it.

Never click on links in e-mails to post personal information on the page you are directed to. Type the address you know.

Never leave personal information with companies you do not know enough about.

Secure you accounts for e-mail and social networking with security questions and alternative e-mail address where possible.

Check whether the connection is encrypted when you enter personal information, such as the credit card number, name and e-mail address.

Username, password and PIN codes are personal and should not be given to others.

Choose a password with both upper- and lower-case letters, numbers or symbols and change your password at least every three months.

## 19.9 Definitions

### Image:

An image is a visual impression that is what we see. Such images usually rendered on a flat, two-dimensional surface, whether it is paper, a wall, a TV screen or computer monitor. Images can thus range from abstract symbols and simple drawings to paintings, photographs and live video images.

### Insured:

The person who according to the insurance contract is entitled to the benefits from the insurance.

### Un-indexing:

Published content is added to a message (code) sent to an online service provider, such as Google. Such content



should be invisible and not show up in searches in such engines. The service providers will, however, be able to search through its own digital portal to erase the link. This process is referred to as "Un-indexing".

**Without consent:**

An involuntary act or act without explicit and informed declaration by the insured that he or she accepts treatment or publication of information or digital content about themselves.

**Unwittingly:**

Something a person has published on the internet that this person may not have been able to understand the consequences of his actions.

**Offensive:**

Word, image or action that appears in a manner that is likely to injure or harm a person's reputation or to expose him to hatred, contempt, or loss of reputation as a person or for the required confidence in his position as an employee.

**"Hacker":**

A «hacker» is a person who breaks into computers and networks without permission.

## 20 HOLE IN ONE

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### 20.1 What the insurance cover:

The insurance covers the Insured's expenses, limited to NOK 5.000, to pay for champagne/drinks or something of the sort to co-players who saw the "hole in one" hit. The costs has to be accumulated on the golf clubs premises, on the same date as the "hole in one" hit took place. Is a condition that the golf court is approved by the country's national golf association.

Along with the accident report the Insurer has to present documentation of a valid "hole in one" hit from the owner/manager of the golf course. The documentation must contain the course's stamp and receipt. The Insurance cover up to NOK 5.000 for champagne/drinks.

## 21 GENERAL TERMS AND CONDITIONS

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The general terms and conditions apply to that extent they are not departed from in the individual branch conditions or Certificate of Insurance.

**Special limitations in the Insurer's liability.**

The Insurer is not liable for loss or damage, or aggravation of loss or damage, which is directly or indirectly caused by or stands in conjunction with:

- Wilful action
- Self-inflicted injury.
- Suicide or attempted suicide as a result of a mental disorder.
- Injury caused to cabin personnel on board an aircraft
- Strike/riot/lockout

**Total compensation for a single insurance event**

With one and the same insurance event, regardless of how many insured are affected independent of one another, and regardless of how many accident insurances are in effect, the total compensation will be NOK 400 million per insurance event that are insured by the Insurer. For insurance events in air travel, the Insurer's maximum liability is limited to NOK 240 million.

By insurance event it is meant all losses caused by the same event in instances where several losses occur as a result of the same even.

For air travel, cover only includes losses incurring during flying/transport by airplane or helicopter.

If the total limitation per insurance event is exceeded, all claimants must accept a pro rata reduction in the compensation.

## 22 INFORMATION REGARDING SUBMITTING CLAIMS

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### The Insurance Companies Central Claim Register – FOSS

All claims reported to the Insurance Company will be registered in the Insurance Companies' Central Register (FOSS). When an insurance company reports a claim to the register it automatically receives a summary of the previous claims reported on the same customer – this also includes claims reported to the other insurance companies. The Insured has free access to this information in accordance with GDPR Article 15 and the Norwegian Personal Data Information Act § 16.

### AIG is exempt from liability if:

The insured does not submit a claim to AIG within one year of the insured becoming aware of the circumstances to which it relates. See section 8-5 and 18-5 of the Insurance Contracts Act.

### Interests on compensation

The insured is entitled to interest in accordance with the provisions of section 8-4 or 18-4 of the Norwegian Insurance Contract Acts of 16 June 1989 No. 69.

### Prohibition of gain

The policy must not lead to gain, but only compensate for a loss that has actually been sustained within the framework of the insurance contract. The sum insured does not constitute proof of the value of the object or interest.

### Consequences of fraud

Anyone who is guilty of fraud against AIG will lose all rights to compensation from AIG under this and other insurance contracts in connection with the same incident and AIG can cancel any insurance contract with the insured, see FAL section 4-2, 4-3, 8-1 or section 13-2, 13-3 and 18-1 of the Insurance Contract Act.

### How we use personal information

AIG Europe S.A, Norway branch of AIG Europe S.A. Luxembourg, is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to individuals (e.g. an employee, insured or other members of the individual's family). If you provide Personal Information about an individual (in the following referred to as ‘the Data Subject’), it is up to you (unless we agree otherwise) to inform the Data Subject about the content of this notice and our Privacy Policy and obtain the Data Subject's permission (where possible) for sharing of their Personal Information with us.

**The types of Personal Information we may collect and why** – Depending on our relationship with you and/or the Data Subject, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with the Data Subject's consent where required by applicable law) as well as other Personal Information provided by the Data Subject or that we obtain in connection with our relationship with the Data Subjects. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside the Data Subject's country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

**Sharing of Personal Information** - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third

party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

**International transfer** - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in the Data Subject's country of residence). When making these transfers, we will take steps to ensure that Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

**Security of Personal Information** – Appropriate technical and physical security measures are used to keep Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

**Rights** – The Data Subject have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer own data to another organisation, a right to object to our use of own Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how the Data Subject may exercise them is set out in full in our Privacy Policy (see below).

**Privacy Policy** - More details about your rights and how we collect, use and disclose Personal Information can be found in our full Privacy Policy at: <http://www.aig.no/privacy-policy> or you may request a copy by writing to:

Databeskyttelsesansvarlig, AIG Europe S.A. (NUF), Rosenkrantz gt 22, Postboks 1588 Vika  
or by email at:

[databeskyttelse.no@aig.com](mailto:databeskyttelse.no@aig.com).

### Currency

Premiums, sum insured, compensation, etc., arising from the insurance contract will be calculated in Norwegian kroner (NOK) unless specified otherwise in the Terms and Conditions or Certificate of Insurance.

### Assistance

If assistance is required in connection with a serious illness or accident, contact our alarm central – SOS International.

Tel: +45 38 48 92 50 (24 hours a day)

Fax: +45 70 10 50 56

Address: SOS International  
Nitivej 6  
DK-2000  
Fredriksberg  
Denmark

## 23 ASSISTANCE IN APPEALS

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### Internal handling of complaints

If you feel that the Insurer has not undertaken a correct evaluation of your claim, you are entitled to ask for a new handling. You will have to inform the company of the reason for your complaint for the new evaluation to take place. The claim will then be evaluated according to the company's internal appeal routine, and you will receive an explained decision. If you wish to ask for a new handling, this can be done directly to the Claims Department, or you can write an email to [skadekontoret@aig.com](mailto:skadekontoret@aig.com) with the claim number and a description of the facts.

### Assistance in insurance disputes

If you would like an independent evaluation of your claim, you have the right to make a complaint by the Insurance contract act (FAL) §§ 8-5 and 20-1 to the bureau for Insurance Disputes or bring the case to court. The complaint must be made to The Bureau for Insurance Disputes or brought in to court within six months after the Insured received the evaluation of the claim from the Insurer. If the deadline is not met, the right for any form of compensation is withdrawn, cf, above provisions.

The Bureau for Insurance Disputes  
P.O.BOX 53,  
Skøyen, 0212  
OSLO

The complaint must state the name of the company and the claim number under which you claim if being handled. The complaint should also give a brief explanation as to why a complaint is being filed. However; it is up to the individual complainant to decide how comprehensive this description should be.

The Bureau for Insurance Disputes (FinKN) is established to meet the needs a policyholder/claimant may have concerning an insurance settlement. The bureau's activity covers all insurance industries – including insurance in relation to business activity. After receiving a complaint FinKN will contact the company in question and request a copy of the case documents – along with the policy documents and if possible, the company's explanation in regard to their decision, and handling of the claim.