



# Insurance terms applicable to Lifeline Premium Fritid

## Health insurance

Insurance terms effective from 1 January 2017

No. PREM Fritid F-01-010117

## Contents

1.	About the insurance .....	2
2.	How the insurance covers.....	2
3.	What the insurance covers .....	3
4.	What the insurance does not cover .....	5
5.	In case of coverage by third party.....	6
6.	Terms of agreement on insurance .....	6
7.	Registration for the insurance .....	7
8.	Payment for the insurance .....	7
9.	Termination and expiry .....	8
10.	Legislation and complaints .....	8

## 1. About the insurance

The insurance was established with Skandia Link Livsforsikring A/S, CVR no. 2095 2237 – in the following referred to as Skandia.

The health insurance Lifeline Premium Fritid entitles the holder to assistance and coverage of expenses for, among other things, preliminary examination, treatment and rehabilitation through Skandia's network of specialists and private hospitals to the extent and with the exceptions described in these insurance terms, provided the applicable conditions are met.

## 2. How the insurance covers

### 2.1 Contact Skandia and own GP

Before applying for insurance cover, the insured<sup>1</sup> should consult his or her own GP, who will recommend or refer the insured for the examination and/or treatment for which the insured is seeking cover. Consultation with own GP may be by telephone, by e-mail or by personal attendance.

### 2.2 Contact The Lifeline

When the GP has assessed the condition of the insured and possibly referred him or her for an examination or treatment, the insured may contact Skandia via the Lifeline. Here, nurses and physiotherapists are ready to help, both by telephone and in writing.

If the insurance provides cover, the Lifeline steps in to help arrange the optimal course of treatment and make appointments for examination and/or treatment.

Skandia may require the insured to have a written referral for the examination and/or treatment for which the insured is seeking cover. Skandia assesses when a written referral is required. This may be in instances where other injuries, illnesses or diagnoses have to be ruled out to ensure the correct treatment.

The insurance only covers expenses for examinations and/or treatments pre-approved by Skandia.

### 2.3 Treatment guarantee

Skandia guarantees that the examination and/or treatment procedure will commence within ten working days of a claim being made and Skandia having received and approved all relevant information about the claim.

The examination and treatment guarantee does not apply if:

- a. an approved and planned examination and/or treatment is postponed as a result of a medical assessment or reason;

- b. the insured has entirely or partially declined an offer of examination and/or treatment from Skandia;
- c. no examination or treatment is available because of an unusual diagnosis, a unique course of illness or because no private examination/treatment is available;
- d. epidemics, pandemics or force majeure has limited the capacity.

### 2.4 Choice of treatment and provider

Skandia only approves treatments using methods with a documented effect and approved by the public health authorities in Denmark. It is also a condition that there is a high probability that the treatment can significantly and permanently cure the disease or injury – or that it can significantly and permanently improve the state of health of the insured following the claim.

Skandia co-operates with a network of quality-controlled private hospitals and specialists, and the insured must use the treatment provider within this network to which Skandia refers him or her. In the case of psychologist treatment, physiotherapy, chiropractic treatment, reflexology and acupuncture, the insured is free to choose any therapist.

Unless otherwise agreed with Skandia, the policy covers examination and treatment in Denmark (excluding Greenland and the Faroe Islands), Norway, Sweden and Germany. The insured may be offered treatment in any country in the world if no appropriate treatment offers are available in Denmark or other of the above-stated countries or if Skandia considers it reasonable and prudent. The insurance cover is limited to expenses that are common and reasonable for the area or the country in which treatment takes place.

For temporary stays outside Denmark (excluding Greenland and the Faroe Islands), Norway, Sweden and Germany, the insurance covers for a maximum of 60 days from the date of departure.

Skandia is not responsible for the result of any examinations, treatments or assessments, even if a treatment is ineffective or results in errors. In such cases, claims should be made against the clinics or hospitals carrying out the treatment.

### 2.5 Information supporting assessment

Skandia may from time to time request any medical file information and certificates that the Company considers necessary to make a professional assessment of whether the insured is eligible for treatment.

The insured is responsible for ensuring that Skandia receives the necessary information. Skandia may also request the insured to undergo medical examinations to assess his or her eligibility for treatment.

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<sup>1</sup> In these insurance terms, 'the insured' should be understood to mean the employee of a company who is covered by the insurance contract between Skandia and the company.

Skandia covers all costs of such certificates and medical file information requested by Skandia. This does not include referrals or recommendations by GP as mentioned in clauses 2.1. and 2.2. above.

Skandia has the right to inquire into the state of health of the insured and to contact anyone who is treating, or has previously treated, the insured for physical or mental disorders, including physicians and hospitals. Skandia is entitled to obtain any medical files or other material in writing pertaining to the state of health of the insured.

## 2.6 Prevention of damage

The insured has a duty to prevent or limit the damage, and Skandia is entitled to enforce any measures to help ensure such prevention or limitation.

## 3. What the insurance covers

The insurance covers illness and disorders arising as a result of leisure-related strains. Skandia defines illness as health problems giving rise to a medically justified need for examination and/or treatment.

### 3.1 The Lifeline

The Lifeline offers professional telephone advice on leisure-related problems, illness or injuries that do not require treatment *per se*. The telephone advice consists of consultations with professional nurses or physiotherapists to help the insured. This includes help in connection with bullying, harassment, work-related accidents, substance abuse, stress, redundancy or other work-related crisis situations. It also includes consultations concerning training and rehabilitation.

The telephone advice may be anonymous, unless it is assessed that the caller needs examination or treatment in order for a treatment regime to be arranged via the health insurance.

### 3.2 Vaccination service

For travels abroad and secondments, Skandia covers the expense of vaccinations before departure if this is considered reasonable and necessary according to SSI, Statens Serum Institut. In addition, Skandia covers the expense of an annual influenza vaccination.

### 3.3 Specialist

The insurance covers reasonable and necessary expenses for examination and treatment by a specialist.

Skandia requires referral by a specialist, including the insured's GP, in order to approve ultrasound scans, x-ray examinations or similar examinations to make a diagnosis.

MR scans require referral by a specialist other than a specialist in general medicine, including the insured's GP.

### 3.4 Physiotherapy and chiropractic treatment

The insurance covers reasonable and necessary treatment by an authorised physiotherapist or chiropractor.

To ensure the optimal treatment of the case at hand, Skandia's nurses and physiotherapists will on an ongoing basis assess how many treatments the insured needs.

The insured is free to choose any therapist.

### 3.5 Reflexology and acupuncture

The insurance covers reasonable and necessary treatment by an RAB-approved reflexologist or acupuncturist.

To ensure the optimal treatment of the case at hand, Skandia's nurses will on an ongoing basis assess how many treatments the insured needs.

The insured is free to choose any therapist.

### 3.6 Psychologist

The insurance covers reasonable and necessary consultation with and treatment by an authorised psychologist.

To ensure the optimal treatment of the case at hand, Skandia's nurses will on an ongoing basis assess how many treatments the insured needs.

The insurance covers emergency crisis therapy following robbery, kidnapping, mugging, break-in, fire, accident or explosion, when such incidents cause acute trauma.

The insured is free to choose any therapist.

### 3.7 Psychiatrist

The insurance covers reasonable and necessary consultation with a psychiatrist.

The insurance covers psychiatric treatments other than consultations only if the insured has reached the age of 24.

Non-psychotic patients who are treated under the so-called package programmes in the public healthcare system must use the services offered by the public system, because such treatment is considered to be emergency treatment. Skandia offers advisory services and help in the subsequent process, and the insurance covers where Skandia assesses that the insured has experienced an unnecessarily long waiting period or the package programme's intentions have not been met.

### 3.8 Operation and treatment at a private hospital

The insurance covers examinations prescribed by a physician and pre-operation preparatory examinations, ambulatory operations or operations during hospitalisation and treatment at private hospitals.

In case of treatment of life-threatening cancer or heart disease under the so-called package programmes in the public healthcare system, the insured must use the services offered by the public system, because such treatment is considered to be emergency treatment.

Skandia offers advisory services in the subsequent process, and the insurance covers where Skandia assesses that the insured has experienced an unnecessarily long waiting period or the package programme's intentions have not been met.

### 3.9 Rehabilitation

The insurance covers reasonable and necessary ambulatory rehabilitation prescribed by a specialist directly following hospitalisation for or operation of a condition requiring treatment which is covered by the insurance. See also clause 9.6: Cover on expiry.

Rehabilitation comprises expenses for convalescence in Denmark (excluding Greenland and the Faroe Islands), Norway, Sweden and Germany directly following hospitalisation for or operation of a condition requiring treatment which is covered by the insurance.

In connection with rehabilitation, Skandia may demand to receive a treatment plan.

### 3.10 Aids

The insurance covers reasonable expenses for temporary aids that a specialist deems to be reasonable and necessary for the insured to recover from a disease or an accident covered by the insurance.

### 3.11 Medicine

The insurance covers reasonable expenses for prescription medicine prescribed by a physician in connection with hospitalisation or an ambulatory operation for a condition requiring treatment which is covered by the insurance, for a maximum of six months from the date of the first treatment.

### 3.12 Help in the home

The insurance covers reasonable expenses for up to 20 hours help with cleaning, shopping etc. immediately following hospitalisation or an ambulatory operation for a condition requiring treatment which is covered by the insurance.

### 3.13 Transport

The insurance covers reasonable expenses for transportation to and from a hospitalisation or operation for a condition requiring treatment at a treatment facility (hospital or clinic) outside Denmark and where Skandia has approved the treatment. The insurance only covers transport if the insured is unable to use private or public transport due to illness and if the transport cannot be covered by any other means.

The insurance covers reasonable expenses for repatriation if a physician assesses that the insured needs to be repatriated in connection with treatment covered by the insurance or if the insured dies at a treatment facility (hospital or clinic) outside Denmark and Skandia has approved the treatment. Skandia assesses and approves the chosen mode and means of transport.

### 3.14 Social escort

The insurance covers reasonable expenses for travel, transport and accommodation for two escorts if the insured is hospitalised outside Denmark.

Skandia assists with booking airline tickets and hotels to the extent that this is reasonable and necessary in connection with hospitalisation outside Denmark.

### 3.15 Medical escort

The insurance covers reasonable expenses for travel, transport and accommodation for a medically trained escort to a hospital outside Denmark. The medical escort is chosen by Skandia and is to ensure that the insured:

- receives the best possible care during travel and hospitalisation;
- is admitted to hospital;

- understands the diagnosis, treatment programme and dialogue with local physicians.

### 3.16 Second opinion

The insurance offers a second opinion, which means that the insured can obtain further medical assessment by a specialist. A second opinion is relevant if the insured:

- suffers from a life-threatening or particularly serious disease or injury;
- faces a decision as to whether to submit to a particularly risky treatment which in itself may be life-threatening or may cause permanent injury.

### 3.17 Dietician

The insurance covers up to 20 consultations with a clinical dietician. To be eligible for treatment, the insured must be referred by a physician and have a BMI of less than 18 or more than 30.

### 3.18 Medical consultation via e-mail

The insured has access to a non-emergency health enquiry service by e-mail on weekdays.

### 3.19 Health examination

The insured is entitled to one health examination every two years. The insured is offered the first such health examination when the insured has been covered by the Skandia insurance for three months, and subsequently every two years.

The health examination includes:

- Medical examination carried out by the insured's own GP;
- Clinical examinations;
- Rest electrocardiogram;
- Lung examination, hearing test and eye examination;
- Medical interview based on completed questionnaire and test results.

Health examinations are available from the year in which the insured reaches the age of 24.

The insured has 12 months in which to take advantage of the health examination offer. If the insured does not take advantage of the health examination offer within 12 months or if the insured fails to turn up for a booked health examination, the insured is not eligible for another health examination until two years later when the next health examination is offered.

### 3.20 Online medical consultation

The insured and the insured's family have access to online medical consultations. Online medical consultations are available to the insured or the insured's family members in case of emergency health problems. The service will be manned by a specialist in general medicine.

## 4. What the insurance does not cover

The following medical conditions and diagnoses, treatments and forms of treatment are not covered by the insurance. In addition, a number of general limitations to the insurance cover apply.

### 4.1 Medical conditions and diagnoses

The insurance does not cover expenses in connection with the following medical conditions and diagnoses:

- a. Emergency treatment, i.e. for acute problems requiring quick assistance, e.g. involving ambulance, emergency doctor and casualty department, and areas of diagnostics that in the public healthcare system are defined as acute – e.g. life-threatening cancer or ischaemic heart disease.  
  
The insurance does, however, cover expenses for a psychologist in connection with emergency therapy.
- b. Treatment, check-ups and complications in connection with pregnancy, birth and abortion, fertility examinations and treatment.
- c. Phobias.
- d. Complications from alcohol, medicine or drug abuse.
- e. Venereal diseases, HIV infection and diseases resulting from HIV, organ transplant and organ donation and dialysis treatment.
- f. Congenital disorders.
- g. Illnesses or conditions that Skandia has excluded from cover on the basis of the health information supplied by the insured when taking out the insurance.
- h. Dyssomnia, unless there is medical suspicion of sleep apnoea.
- i. Examination and treatment for ADHD including subtypes.
- j. Examination and treatment for anal fistula, anal fissure or pilonidal cysts.
- k. Examination and treatment for dementia.

### 4.2 Treatments and forms of treatment

The insurance does not cover expenses in connection with the following treatments and forms of treatment:

- a. All forms of contraception, including sterilisation or similar contraceptive treatments such as fitting and removal of contraceptive coils.
- b. All forms of dentist treatment, dental procedure and dental surgery.
- c. Botox or Xiaprex treatment
- d. Obesity treatment or obesity operations, including operations or treatment of complications.
- e. Examinations and treatment for prevention or maintenance purposes, other than as set out in clause 3.19.
- f. Cosmetic treatments and operations and complications of these. Procedures not covered by the insurance include, but are not limited to, face lifts, breast

reconstructions, hair transplants, liposuction, breast augmentation or reduction operations, removal of benign birthmarks or spots, skin transplants or actinic keratosis.

In these insurance terms, warts, lipoma, sebaceous cysts, acne, sagging eyelids and varicose veins are considered cosmetic problems.

- g. Eyesight and hearing correction examinations and operations and expenses for glasses, contact lenses and/or eye tests as well as hearing tests and hearing aids.
- h. Proton therapy or stem cell therapy.
- i. Vaccination, health checks and other preventive checks, other than as set out in clause 3.2 and clause 3.19.
- j. Couples therapy

### 4.3 General limitations

The insurance does not cover the following expenses or injuries if occurring or caused for the following reasons:

- a. Expenses for treatment of conditions, or subsequent complications from conditions, that occurred or were diagnosed, or that the insured was aware of or ought to have been aware of, before the insurance entered into force.
- b. Injury occurring in connection with professional sports – i.e. sports which the insured is paid to practice. Sports are considered to be professional if the main source of income of the insured is his or her sport or if the insured has a contract with a sports club or sponsors that pay the insured a salary. Professional sports include training, competitions and non-competitive exhibitions.
- c. Injury as a result of civil unrest, uprisings, war or war-like conditions and terrorist attacks, including bacteriological or chemical attacks. Skandia covers the first month during the insured's stay in areas where war or unrest simultaneously breaks out, provided that the insured does not take part in the war or unrest.
- d. Injury as a result of nuclear or radioactive discharges, exposure to radiation from radioactive fuel or waste.
- e. Injury or illness occurring during the insured's working hours.
- f. Expenses for scheduled appointments etc. for which the insured has failed to show up.
- g. Expenses for treatment as a result of epidemics and pandemics which are handled by the public healthcare system.
- h. Expenses for certificates, medical file information, referrals and recommendations by GP.
- i. Expenses for psychological tests and specialist statements, unless requested by Skandia.

## 5. In case of coverage by third party

### 5.1 The insurance becomes secondary

If another insurance company provides coverage, Skandia must be informed when the claim is made. In such cases, the coverage from this insurance will be secondary, and the other insurance cover is thus to be applied first.

### 5.2 Public healthcare coverage

Skandia is not under any obligation to cover expenses that the public healthcare system:

- has already partially or fully covered;
- has offered to cover, but where the date of the treatment does not suit the insured, whatever the reason.

### 5.3 Obligation to co-operate

The policyholder and/or the insured is under an obligation to co-operate with Skandia and to inform Skandia without undue delay if they can claim compensation from a third party or take other legal measures against a third party.

The policyholder and/or the insured must also keep Skandia fully informed and take such measures as are necessary to claim compensation from third parties and safeguard Skandia's interests.

### 5.4 Responsible tortfeasor

In any event, Skandia has the right to be directly subrogated to the insured's claim against a responsible tortfeasor.

## 6. Terms of agreement on insurance

The agreement on insurance has been entered into between Skandia and the enterprise, association or organisation set out as policyholder in the insurance contract.

The policyholder receives an insurance contract from Skandia as proof of the agreement. The insurance contract sets out, *inter alia*, when the insurance enters into force, the price of the insurance and whether any special insurance terms apply.

The agreement on insurance should be understood to mean the entire agreement, documented by means of:

1. A signed insurance contract between the policyholder and Skandia;
2. The current insurance terms.

### 6.1 The policyholder owns the insurance contract

The policyholder is the owner of the insurance contract and is the (legal or natural) person with whom Skandia agrees the terms and price. The policyholder has an obligation to inform its insured employees of the scope of the insurance.

### 6.2 Insured

In these terms, 'the insured' are the employees of an enterprise covered by the insurance. The insurance may comprise all employees, one or more groups of employees and key individuals – including part owners, self-employed and board members.

The following employees may be covered by Lifeline Premium Fritid:

Employees who have a permanent registered address in Denmark (excluding Greenland and the Faroe Islands), Norway, Sweden and Germany and are covered by the public healthcare system of that country.

Employees who are temporarily seconded from Denmark (excluding Greenland and the Faroe Islands), Norway, Sweden and Germany and remain covered by the public healthcare system of their home country.

Employees temporarily seconded to Denmark (excluding Greenland and the Faroe Islands), Norway, Sweden and Germany.

The company may register employees for the insurance as long as they are employed by the company. For additional information, see clause 7. Registration for the insurance.

### 6.3 Insurance certificate

The insured employees will receive a welcome letter and an insurance certificate (a policy) from Skandia when the insurance is established. If changes are made to the insurance, the insured will be informed by the policyholder.

### 6.4 The insurance is subject to correct information

If the policyholder, the insured or other parties provide Skandia with incomplete or incorrect information when the insurance is established, the provisions of sections 4 to 10 of the Danish Insurance Contracts Act apply. Consequently, the insurance cover may cease in whole or in part.

If the policyholder, the insured or other parties did not know or ought to have known that they were passing on incorrect information to Skandia, Skandia will be liable, as if the incorrect information had not been given.

### 6.5 Change in risk

In case of changes to the risk factors, Skandia must be informed immediately. If such information is not given, Skandia may limit the cover or refuse to cover a claim.

Skandia must be informed if, among other things:

- the insurance contract, bill or attached specifications contain incorrect information;
- the policyholder takes out or has taken out insurance against the same risks with another company;
- the insured company changes ownership, changes company registration number or is wound up.

Skandia determines whether the insurance is to continue and, if so, on what terms.

### 6.6 Changes to insurance terms and price

Skandia may amend the insurance terms and price at 30 days' notice to the end of a month. In such cases, Skandia will inform the policyholder in writing.

If an amendment involves stricter insurance terms or if the price of the insurance increases, the policyholder may terminate the insurance at two weeks' notice. The termination



must be made within two weeks of Skandia informing the policyholder of the changes.

Indexation or taxes, etc. charged by the public authorities are not considered a change of insurance terms or price.

## 6.7 Change of percentage distribution between Lifeline Premium Erhverv and Lifeline Premium Fritid

The total price of Lifeline Premium Erhverv and Lifeline Premium Fritid is distributed annually according to a percentage set by Skandia to determine how large a portion of the premium is tax free and how large a portion is taxable.

At the renewal date, Skandia may change these percentages without notice.

The percentages may also be changed at 30 days' notice to the end of a month. In such cases, Skandia will inform the policyholder in writing.

A change of percentages alone does not entitle the policyholder to terminate the insurance.

## 6.8 Sum insured

Skandia covers expenses up to an amount of DKK 10,000,000 per year. The DKK 10,000,000 is the total maximum amount covered for both Lifeline Premium Erhverv and Lifeline Premium Fritid.

The maximum sum insured under the agreement equals the number of insured during the insurance year multiplied by DKK 1,000,000, but not less than DKK 10,000,000.

These amounts are fixed and are not subject to indexation.

## 7. Registration for the insurance

### 7.1 Health information

Prior to the insurance being taken out, the insured must provide Skandia with satisfactory health information in order to join the health insurance.

The insurance will be effective from the date when Skandia has assessed and accepted the health information of the insured.

If the insurance is accepted subject to exclusions or clauses, the insurance does not come into force until Skandia has received the acceptance of the insurance conditions from the insured.

### 7.2 Transfer from other insurance company

It is not possible for the insured to transfer seniority from another insurance company.

## 8. Payment for the insurance

### 8.1 Date of payment

Skandia collects payment by giro or by direct debit (PBS). The final due date is stated on the bill. The first payment is due when the insurance enters into force.

Skandia has the right to charge postage expenses.

## 8.2 Responsibility for payment and reminders

The policyholder is responsible for ensuring that Skandia is in receipt of payment by the due date. Skandia will send a reminder if payment has not been made by the due date. The reminder will inform the policyholder that the insurance cover will cease unless the amount due is paid within 21 days of the reminder.

Skandia has the right to charge fees for:

- sending out reminders;
- sending information about adjustment;
- preparing and delivering documents, information or other extraordinary services.

## 8.3 Amounts owed

If Skandia has not received payment, Skandia has the right to offset the outstanding amount against other amounts outstanding between the insured or the policyholder and Skandia.

## 8.4 Taxes

Skandia collects taxes and fees along with payment for the insurance.

## 8.5 Age-specific price

The price of the insurance may depend on the age of the individual insured employees, i.e. based on their age at their next birthday.

## 8.6 Price assumptions

If the price of the insurance is based on assumptions that no longer apply, Skandia may adjust the price at the next renewal date.

## 8.7 Pool agreements

The price of pool agreements is agreed annually in advance for all the insured in the pool. The price is index adjusted, unless otherwise agreed. For more information, see the terms agreed for the pool.

## 8.8 Risk accounts

If Skandia prepares risk accounts for the insurance, the price is adjusted according to special regulations.

## 8.9 Annual adjustment

The price is adjusted annually, unless Skandia and the policyholder have agreed otherwise. At the same time, Skandia will also calculate whether the policyholder has paid too much or too little in the past year. This calculation is based on the number of employees registering and deregistering during the period.

## 8.10 Indexation

The price of the insurance is adjusted annually at the renewal date.

If changes are made to the insurance between 1 January and a later renewal date during the year, the price is index adjusted at the date of the change.

The adjustment is made on the basis of the 'Index of hourly rates in the manufacturing sector', published each year in November by Statistics Denmark.

If Statistics Denmark stops publishing this index, Skandia has the right to use another of Statistics Denmark's indices.

### 8.11 Renewal of insurance

Insurance policies taken out for one year at a time are automatically renewed at the renewal date.

## 9. Termination and expiry

### 9.1 Policyholder's right to terminate

The policyholder has the right to terminate the insurance giving at least one month's written notice to the next renewal date, but not until the insurance has been in force for a continuous 12-month period.

If Skandia has offered a special price for a period of several years, the policyholder cannot terminate the insurance until the end of such period.

### 9.2 Skandia's right to terminate

Skandia has the right to terminate the insurance giving at least one month's written notice to the next renewal date, but not until the insurance has been in force for a continuous 12-month period.

In addition, Skandia can terminate the insurance without notice at any time:

- in case of indications of fraud or attempted fraud;
- in case of an outbreak of war, uprisings or civil unrest in Denmark.

If the insurance has been established and is paid in conjunction with a corporate pension scheme with Skandia, it may always be terminated in connection with the termination of the pension scheme.

### 9.3 The insured's right to terminate

The insured has the right to terminate his or her insurance at 30 days' notice to the end of a calendar month. The terms of employment may prevent such termination, however.

### 9.4 Expiry of the insurance

Unless the policyholder and Skandia agree otherwise, the cover ceases without notice:

- on the date of expiry of the insurance contract;
- on the date of retirement or resignation of the insured;
- if the rules of clause 6.2 above prevent the insured from being covered by the insurance.

### 9.5 Continuation of coverage insurance

An insured employee who is no longer covered by a corporate agreement with Skandia can apply for a continuation of the health insurance under Skandia's general rules.

### 9.6 Cover on expiry

If the insurance expires, the right to compensation also ceases. Skandia covers injuries or illness occurring during the insurance period for up to three months after the insurance terminates. However, this requires that Skandia has pre-approved the claim.

If the insurance contract was concluded for a term of less than one year, Skandia's liability ceases after the date of termination. This also applies to insurance contracts renewed for terms of less than one year.

If the insurance has expired and a claim has been made during the period of insurance, the claim should be made to Skandia without undue delay.

## 10. Legislation and complaints

### 10.1 Governing law

The insurance is subject to the provisions of the Danish Financial Business Act and the Danish Insurance Contracts Act, unless specifically derogated from in the policy.

### 10.2 Complaints concerning claims processing

The policyholder or the insured have a right to complain if they disagree with Skandia's decision on a claim. Complaints should be filed with Skandia as soon as possible – and not later than six months after the case has been decided – and sent to this address:

Skandia  
Østbanegade 135  
2100 Copenhagen Ø  
Denmark  
Attn: The person in charge of complaints

For more information on complaints procedures, see [skandia.dk/klage](http://skandia.dk/klage)

### 10.3 Complaints Board (Ankenævnet)

If Skandia and the policyholder or the insured fail to reach agreement, complaints can be made to:

Ankenævnet for Forsikring  
Anker Heegaards Gade 2  
DK-1572 Copenhagen V  
Tel. +45 33 15 89 00

Complaints to the Complaints Board are subject to a fee. If the Complaints Board finds in favour of the policyholder or the insured, Skandia will refund the fee.

### 10.4 Venue

Any disputes regarding the insurance contract will be decided in accordance with Danish law. Any disputes that cannot be resolved by way of arbitration will be decided in accordance with Danish law. The venue is Copenhagen.