

Feriepartner - Tryghed Inklusiv

Terms and Conditions no. 01215-2 EN | Valid from 1 January 2025

Notice

This is a non-binding English translation of "Forsikringsbetingelser nr. 01215-2 DA".

Contractual Basis

The insurance consists of the Policy Schedule and these insurance Terms and Conditions. The laws and jurisdiction of Denmark apply to this insurance contract.

Insurer and Supervision

The Insurer is Tryg Forsikring A/S, CVR-no. 24260666, Klausdalsbrovej 601, 2750 Ballerup, Denmark. Tryg is supervised and regulated by the Danish Financial Supervisory Authority (Finanstilsynet).

Questions about the Insurance

If you have any questions regarding the insurance, please feel free to contact us:

E-mail	affinity@tryg.dk
Telephone	(+45) 43 58 58 05
Letter	Tryg Dusager 25 8200 Aarhus N Denmark

1. About the Insurance

This insurance, which is a collective mandatory insurance, is included as part of the rental agreement between Feriepartner Danmark and the tenant, and includes coverage of the tenant's prepaid rental costs in the event of cancellation, delayed arrival and interruption of the rental stay.

2. Who is the Policyholder

The policyholder is Feriepartner Danmark (hereinafter referred to as "Feriepartner"), Mynstersvej 5, 1827 Frederiksberg, which has entered into the insurance agreement with Tryg.

3. Who is the Insured

The insured are the persons stated in the rental agreement with Feriepartner, as well as any travel companions.

When we write 'you and your', it means you as the insured and persons who are otherwise covered by the insurance.

4. What is the Insurance Period

The insurance is valid from the time the first instalment of the agreed rental amount is paid to Feriepartner and until the start of the rental period (as defined in the rental agreement).

Coverage for interruption, however, is valid until the end of the rental period (as defined in the rental agreement).

5. What is included in the Insurance

Cancellation

Your paid expenses according to the rental agreement with Feriepartner Danmark, in connection with cancellation of the rental stay.

Delayed arrival

Compensation for unused vacation days in case of delayed arrival.

Interruption of stay

Compensation for unused vacation days in case of interruption of an ongoing rental stay.

Dog insurance (optional coverage)

Your expenses and compensation according to **Cancellation** and **Interruption of stay** mentioned above, if your dog(s) is affected by serious acute illness, serious injury or death.

The insurance also covers your reasonable and necessary expenses for treatment of the dog(s) by an authorized veterinarian.

6. What is covered by the Insurance

Cancellation

The insurance covers the expenses you must pay to Holiday Partners according to the rental agreement if the planned rental stay must be cancelled due to

- a) death, injury, acute illness, or medically justified suspicion of a newly-occurring illness affecting the insured, a travel companion or immediate family member.
- b) injury that prevents you from practicing the planned sport when the main purpose is an active sports holiday, e.g. skiing, golf, horse riding, cycling and hiking holidays. A beach holiday is not considered an active sports holiday. The sports activity must be planned to last at least half of the holiday.

- c) termination of cohabitation, separation or divorce, when the trip was to be made with your former partner.
- d) your pregnancy, when a doctor assesses that it is not advisable to complete the trip.
- e) you are involuntarily dismissed later than 3 months before departure and have been permanently employed with a minimum of 20 hours of weekly work for at least 1 year.
- f) you, for medical reasons, cannot receive a vaccination that is unpredictably and suddenly introduced as a requirement for entry into the country where the rental stay is to take place.
- g) burglary, fire, storm or water damage to your private home immediately before departure, which makes it absolutely necessary for you to stay at home.
- h) significant damage to your own business immediately before departure, which makes it absolutely necessary for you to stay at home:
 - burglary, fire, storm or water damage.
 - fraudulent acts.
 - work stoppages contrary to the collective agreement.
- i) your presence is required as a witness or juror.
- j) you are going to take a re-examination at an educational institution other than primary school level, and the re-examination is during the rental period or within 2 weeks of your planned return home.

In the event of illness or injury to anyone other than you and your travel companions, compensation is required if the illness or injury requires hospitalization. In the event of death, it is required that this has occurred within 4 weeks before the start of the stay.

'Injury' means a serious and unexpected injury that requires a doctor's visit, a visit to the emergency room, hospitalization, and is of such a nature that the rental stay cannot be completed.

'Acute illness' means an acute and unexpected illness, including an unexpected worsening of an existing illness, that requires a doctor's visit, a visit to the emergency room, or hospitalization, and is of such a nature that the rental stay cannot be completed.

'Next of kin' means spouse/registered partner/cohabitant, children (including stepchildren and adopted children) and grandchildren.

Delayed arrival

The insurance compensates the **price per day** per unused **holiday-day** for you and your travel companions, in the event of a delayed arrival at the stay due to reasons mentioned under **Cancellation**, or in the event of

- a) comprehensive damage to your or your travel companion's car before departure, which is of such an extent that the vehicle is not in a roadworthy condition and repairs cannot be completed before the start of the rental.
- b) delay with public transport for more than 2 hours.

Price per day means the rental amount divided by the duration of the stay (the day of travel and the day of return are considered together as one day).

A **Holiday-day** is only considered unused upon arrival after 12:00 pm.

Interruption of stay

The insurance covers the cost of the stay per lost holiday day for all insured persons. If the stay is interrupted later than 12:00, compensation will only be paid from the following day. However, compensation will not be paid for the original return day.

The insurance covers when you have to interrupt your stay if,

- a) due to acute illness or injury,
 - you are hospitalized
 - you are prescribed rest and rest in the holiday home
- b) you are injured
 - with a fracture (broken bone), sprain or ligament injury, and the purpose of the trip cannot then be completed.
 - and cannot practice the planned sport when the main purpose is an active sports holiday, e.g. skiing, golf, horse riding, cycling and hiking holidays. A beach holiday is not considered an active sports holiday. The sports activity must be planned to last at least half of the holiday.
- c) you are accompanying a travel companion who is hospitalized or transported home due to acute illness, injury or death.

In the event of illness or injury, the start of the coverage period is calculated at the earliest from the day or time when

- the illness is diagnosed,
- the insured person consults a doctor for the first time or is hospitalized, or
- the insured person's travel companion is injured or hospitalized.

Dog insurance (optional coverage)

The insurance coverage is only triggered in the event of a claim involving your dog(s) that you bring with you during your stay.

The insurance covers if you cannot complete your rental stay due to your dog(s) being affected by

- serious acute illness,
- serious injury, or
- death.

a) Cancellation

In the event of cancellation, the insurance covers the expenses you must pay to the landlord in accordance with the rental agreement.

b) Delayed arrival

In the event of a late arrival for the stay due to the reasons mentioned above, the price of the stay per lost holiday day will be reimbursed for all insured persons. The holiday day will only be considered unused upon arrival after 12:00 pm.

c) Interruption of stay

In the event of interruption of the stay due to the damage event mentioned above, the price of the stay per lost holiday day will be reimbursed for all insured persons. If the stay is interrupted later than 12:00 pm, compensation will only be paid from the following day.

d) Injury and illness

If the insured's dog(s) becomes acutely ill during the stay, the insurance covers reasonable and necessary expenses for treatment of the dog(s) by an authorized veterinarian, however, a maximum of:

- DKK 5,000 in connection with outpatient treatment.
- DKK 10,000 in connection with hospitalization.

7. What is not covered by the Insurance

Cancellation

The insurance does not cover

- (a) if at the time of entering into the rental agreement, you knew or should have known about the incident or illness that caused the cancellation, and it could reasonably be expected that the incident or illness could lead to cancellation.
- (b) if you report damage after the end of the rental, unless you can document that the damage was of such a sudden and extensive nature that other considerations had to take precedence. However, it is a requirement for coverage that the damage is reported no later than 48 hours after the end of the rental.

Dog insurance

The insurance does not cover

- (a) illness that was present or under investigation at the start of the tenancy.
- (b) vaccinations or other form of preventive treatment.
- (c) transport to the place of treatment.
- (d) rehabilitation, massage, physiotherapy including alternative treatment, etc.
- (e) castration/sterilisation, unless this is necessitated by illness/injury occurring during the tenancy.
- (f) illness/injury covered under the dog liability insurance.
- (g) dogs that do not have an ID tag or the blue EU pet passport

8. General Exclusions and Limitations

The insurance does not apply to any claims caused by, or as a result of, either direct or indirectly:

Force Majeure

Including war (whether declared or not), terrorism, acts of war, cyber warfare, cyber terrorism, violation of neutrality, civil war, riot or civil disturbance, insurrection or revolution, strikes, lock-outs, blockades, seizure, nationalization, government interventions, epidemics and pandemics.

Nuclear Risks

Including the intentional or unintentional release of nuclear, biological, chemical or biochemical agents or materials, as well as the radioactive, toxic, explosive or other hazardous properties of any nuclear device or component thereof.

However, the insurance covers incidents that are caused by or occur in connection with nuclear reactions that are used for usual industrial, medical or scientific purposes. The use must follow current regulations and not be connected to reactor or accelerator operation.

Alcohol, narcotics and/or medication abuse

Claims due to self-inflicted intoxication, the influence of drugs and/or other intoxicants, and a causal connection between the incident and your condition can be proven.

Claims covered by another party

Damage or expense that is or may be required to be paid by another party, including a travel agency, transport company, other insurance or by the blue EU health insurance card.

9. International sanctions

If, by virtue of any law or regulation which is applicable to Tryg at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to you is or would be unlawful because it breaches an embargo or sanction imposed by the United Nations, the European Union, Great Britain or the United States of America, Tryg shall provide no coverage and have no liability whatsoever nor provide any defence to you or make any payment of defence costs or provide any form of security on behalf of you, to the extent that it would be in breach of such law or regulation.

10. In the event of a claim

Cancellation, delayed arrival and interruption of stay

It is a condition for insurance coverage that you cancel your stay with Feriepartner as soon as possible and submit the rental receipt to Tryg.

In addition, and depending on the reason for the cancellation, delayed arrival or interruption of stay, it is a condition that the you submit documentation of the claim as soon as possible, e.g. a medical certificate, police report or similar when reporting the claim to Tryg.

Reporting the claim

You must report the claim to us as soon as possible. You can report the claim in the following ways:

Web: <https://affinity.tryg.dk/anmeld-skade/>
E-mail: affinity@tryg.dk
Telephone: (+45) 43 58 58 05

Documentation requirements

Upon request, you must provide Tryg with the documentation and information that we deem necessary in order to decide whether a claim is valid and what compensation is payable.

Tryg is not obliged to pay compensation until we have received the requested documentation and information.

11. Compensation

Cancellation and delayed arrival

If the stay cannot be completed, the insurance covers the expenses that the insured must pay to Feriepartner according to the rental agreement.

- i) In the event of late arrival for the stay, which is due to one or more of the reasons mentioned under section 6, the insurance covers the unused vacation days, calculated on the basis of the rental amount divided by the duration of the stay (arrival and return day are considered together as 1 day). Only upon arrival after 12:00 pm on the following day is the vacation day considered unused.

- ii) In the event of delayed arrival, which is due to a delay in public transportation of more than 2 hours, the insurance covers the documented additional expenses for starting the rental - however, up to a maximum of the expenses for cancelling the entire stay.
- iii) The insurance does not cover prepaid expenses for hotel and transport in connection with late arrival.

Interruption of stay

If the stay must be interrupted due to one or more of the reasons mentioned under section 6, the insurance covers the unused vacation days, calculated on the basis of the rental amount divided by the duration of the stay (arrival and return day are considered together as 1 day). In case of interruption after 12:00 pm, compensation is paid from the following day. The insurance also covers unused transportation.

12. Reduction or lapse of compensation

In accordance with the Danish Insurance Contracts Act, your compensation may be reduced or lapse entirely if the you:

- have deliberately (fraudulently) withheld information or intentionally provided incorrect information of importance to the insurance.
- fail to comply with your obligations as stated in these insurance terms and conditions.
- have caused the event, injury or loss as a result of gross negligence.

13. When do we pay compensation

Compensation is paid in the currency in which the ticket or enrolment, including any related orders, was purchased, no later than 14 days after we have received and assessed the documentation and information that we deem necessary in order to decide whether a claim is valid and what compensation is payable.

14. General Terms and Conditions

Insurer and Guarantee Fund

The insurer is Tryg Forsikring A/S, CVR no. 24260666, which is a member of the Danish Guarantee Fund for Non-life Insurance Companies, which covers in the event of an insurer's bankruptcy.

Supervision

Tryg is supervised by the Danish Financial Supervisory Authority.

Mandatory insurance

This is a mandatory insurance agreement concluded between Feriepartner and Tryg, where you are the insured.

Unlike individual insurance, this insurance is the same for all homeowners who rent out holiday homes through Feriepartner, and cannot be opted out of or changed.

The scope of the insurance, including the amount of coverage, applicable exceptions and conditions, is agreed between Feriepartner and Tryg.

Payment of the Insurance

Feriepartner pays the insurance premium in accordance with the insurance agreement. The premium includes non-life insurance tax, which is also paid by Feriepartner. Tryg settles the non-life insurance tax with the relevant authorities.

Double insurance

If you have purchased another insurance which covers the same risk with another Insurer, you must report claims to that Insurer as well.

If the other Insurer has made a reservation that the cover will lapse or be reduced if an insurance has also been purchased with another Insurer, the same reservation applies to the this insurance. This provision only applies to the mutual relationship between the Insurers, which will thus pay compensation jointly.

Subrogation

Upon covering a claim, Tryg shall be subrogated to the insured's right to claim compensation from any party responsible for the damage, injury or loss caused. If, after occurrence of the damage, injury or loss, the insured forfeits his or her right to compensation from the party responsible for the damage, injury or loss in accordance with a contract, warranty or similar, or a right of recourse, Tryg's liability for coverage shall be limited correspondingly. In addition, the insured may be held liable for damages of coverage already provided.

Legislation and Jurisdiction

The insurance contract is governed by Danish law. The Danish Insurance Contracts Act and the Danish Insurance Business Act apply to the insurance, unless deviated from by these Terms and Conditions.

15. How we process your personal data

You can read more about how we process your personal data at www.tryg.dk/personoplysninger. Here you will find, among other things, information about:

- for what purpose we process information about you,
- where the information is registered, and
- to whom the information may be passed on.

You can always contact us if you want to know more.

16. Complaints

If you do not agree with our decision, contact the department that handled your case. If you still do not agree, you can contact Quality ("Kvalitet"), which is our complaints department.

Tryg
Klausdalsbrovej 601
2750 Ballerup
Denmark
E-mail: kvalitet@tryg.dk

If you are not satisfied with the result of your inquiry to Quality, you can complain to the Danish Insurance Appeal Board:

Ankenævnet for Forsikring
Østergade 18, 2.
1100 København K
Denmark
(+45) 33 15 89 00 (between 10am and 1pm)
www.ankeforsikring.dk

It costs a small fee to complain to the Insurance Appeal Board. The complaint must be completed on a digital complaint form on the Insurance Appeal Board's website www.ankeforsikring.dk.