

American Express® Card

Express Care



This is a translation of an original document in the Danish language.
In case of discrepancies, the Danish version prevails.

- Section A – General conditions
- Section B – Insurance cover
- Section C – Travel assistance
- Section D – Purchase protection benefit
- Section E – Supplementary purchase guarantee

Effective as from 1 October 2009

These insurance conditions apply to the following types of card:
American Express® Card, known as Green (Policy no. 85001219-0000)
American Express® Gold Card, known as Gold (Policy no. 85001219-0006)
The Platinum Card®, known as Platinum (Policy no. 85001219-0005)
Together, the cards are called American Express Cards.

SECTION A – General conditions

1.0 Insurer and policyholder

The insurer is

Chartis Europe S.A.
Kalvebod Brygge 45
DK-1560 København V
Tel. +45 33 73 24 00.
CVR no. 12857578

The policyholder is

Danske Bank
Holmens Kanal 2-12
DK-1092 København K
Tel. +45 70 20 70 97
Tel. +45 70 20 70 87
Tel. +45 70 20 70 67
CVR no. 61126228

American Express® Card
American Express® Gold Card
The Platinum Card®

2.0 Reporting of claims

All claims – except claims under the supplementary purchase guarantee (see Section E) – must be reported immediately to:

SOS International A/S
Nitivej 6
DK-2000 Frederiksberg
Tel. +45 70 10 50 50, emergency assistance
Tel. +45 70 10 50 55, reporting of claims (9:00am to 4:00pm)
Tel. +45 38 48 82 50, advance approvals
Fax +45 70 10 50 56

When reporting a claim, you must provide the following information:

- Your full name and the card number and date of expiry of your American Express Card
- An address and a telephone number where you can be reached
- A brief description of the problem and the kind of assistance you require.

When reporting a flight delay, you must immediately submit

- the claims form
- your flight ticket and information about the flight number, airport of departure and destination
- the airline's report on the delay (Property Irregularity Report – PIR)
- original receipts for expenses incurred.

When reporting a baggage delay, you must immediately submit

- the claims form
- your flight ticket
- the airline's report on the delay (Property Irregularity Report – PIR)
- information about the time you received your baggage
- original receipts for all expenses incurred.

2.1 When reporting a cancellation:

- Contact the tour operator as soon as possible to cancel the trip.
- Arrange for your doctor to fill in a medical certificate.
- Send the medical certificate and your receipt or other booking confirmation and tickets to SOS immediately.

2.2 You are eligible to receive compensation only if you send documents of importance to the assessment of the problem or injury to SOS. SOS may require that you (the injured party) be examined by a specialist. SOS will pay for the required specialist certificates.

2.3 If SOS does not arrange for your repatriation or return trip, you will, as a maximum, receive compensation equalling the amount incurred by Chartis/SOS, had SOS arranged for your repatriation or return trip.

2.4 Term and expiry

The insurance remains in force for as long as you hold a valid American Express Card issued in Denmark by Danske Bank A/S.

The insurance cover is automatically extended beyond either 30 or 60 days if you are unable to return from your destination through no fault of your own because of illness or because you have been detained for an indefinite period by order of a public authority. If your return trip is delayed for any reason other than those stated above, for instance because of a flight delay, the insurance cover is automatically extended for 48 hours.

If the card agreement is terminated, the insurance lapses.

2.5 Payment of compensation

Any compensation is paid to the account you specify on the claims form. If you die, compensation is paid to your beneficiary/beneficiaries. Unless you have notified SOS/Chartis otherwise in writing, your beneficiary is your next of kin. Your next of kin is your spouse or – if you are unmarried – your cohabitant on condition that you have shared an address for at least six months. If you are unmarried and do not have a cohabitant, your beneficiaries under intestacy are considered your beneficiaries. If you are legally separated from your spouse, he or she will cease to be your beneficiary unless you have notified Chartis otherwise in writing.

2.6 Chronic illnesses

The insurance covers chronic illnesses or illnesses of which you have shown symptoms or with which you have been diagnosed before your departure from your country of residence only if the condition of your illness can be characterised as stable. This means that within the last two months before your departure you have not

- been hospitalised
- received medical treatment (apart from regular checks)
- had your medication changed.

Moreover, if the condition of your illness cannot be characterised as stable, you must – to be eligible for cover – consult a doctor before your departure to obtain advance medical approval. The doctor's assessment must not indicate any prospective turn for the worse on your trip. You must obtain such advance medical approval through SOS's travel service.

3.0 General exclusions

The insurance does not cover

- 3.1 accidents caused by an illness or the release of a latent predisposition, even if the illness has been provoked or worsened by an accident
- 3.2 effects of pregnancy within one month of expected delivery
- 3.3 insurance events which – regardless of your frame or soundness of mind – you provoke intentionally, by gross negligence, under intoxication, under the influence of drugs or other poisonous substances or by the abuse of medicine
- 3.4 participation in criminal acts
- 3.5 participation in fights, except for the purpose of self-defence
- 3.6 participation in professional sports. Insurance events occurring during transport to or from sports destinations and during the stay are covered, however, as you travel as a private individual. Professional sports are sports for which the athlete receives compensation – which must be reported as personal income for tax purposes – other than a refund of expenses incurred
- 3.7 participation in any kind of motor racing
- 3.8 effects of an accident (see 4.0 Travel accident of Section B) which occurred while you were driving or were a passenger on a motor cycle or scooter
- 3.9 insurance events which occurred while you were a member of a crew on a flight
- 3.10 insurance events caused by the bankruptcy of a public transport operator
- 3.11 insurance events caused by civil unrest, lockouts and /or picketing. Moreover, the insurance does not cover events caused by strikes or threats of strikes announced earlier than 24 hours before the scheduled departure
- 3.12 insurance events arising out of new laws, regulations or instructions introduced by a government or public authority
- 3.13 insurance events occurring during expeditions or explorations to polar or uncharted areas
- 3.14 confiscation or seizure of baggage by customs officials or other authorities
- 3.15 trips made while you do not meet the conditions in clause 1 of Section B and clause 1 of Section C
- 3.16 trips made in your country of residence.

4.0 War or nuclear damage

The insurance does not cover insurance events arising out of war, war-like conditions, sabotage, terrorism, revolution or civil unrest. Moreover, events arising out of deliberate military neutralisation of the events stated above are not covered by the insurance.

The insurance provides cover for up to one month after the outbreak of such an event if the event arises in a country in which you are on a trip and the country is not your country of residence.

The insurance provides cover only if

- you do not go to a country that is afflicted by one of the events stated above at the time of your departure, and
- you do not participate in the event, and
- the event does not include the discharge of biological or chemical agents, the release of nuclear energy, nuclear explosions or exposure to radioactivity arising in connection with military activity or arising while you serve at a nuclear power plant.

Insurance events arising out of a government's decision wholly or partly to discontinue flights or other types of public transport under such circumstances are not covered.

5.0 Maximum compensation

Even if you hold two or more cards issued by Danske Bank A/S, Chartis is never liable to pay compensation more than once for the same loss. Likewise, Chartis is never liable to pay compensation more than once for the same loss if you hold other cards issued by the Danske Bank Group.

6.0 Double insurance

In the case of double insurance, Chartis will pay compensation only to the extent that you are not covered elsewhere. In case of a travel accident (see clause 4 of Section B), you are covered in full irrespective of whether you are covered elsewhere (see above).

7.0 Recourse

Once you have received compensation, Chartis becomes subrogated to all your rights.

8.0 The Danish Insurance Contracts Act

The insurance is subject to the Danish Insurance Contracts Act unless specifically derogated from by these insurance conditions.

9.0 The Danish Insurance Complaints Board

Chartis is a member of the Danish Insurance Complaints Board. If a dispute arises between you and Chartis about the insurance cover, and you are not satisfied with the outcome of your enquiry to Chartis, you may submit a complaint to the Danish Insurance Complaints Board:

Ankenævnet for Forsikring (The Insurance Complaints Board)
Anker Heegaards Gade 2
DK-1572 København V
Tel. +45 33 15 89 00

Complaints must be submitted to the Insurance Complaints Board on a specific form available on request to the Insurance Complaints Board or the Danish Insurance Information Service on tel. +45 33 43 55 00. Submission of complaints is subject to a fee.

Forsikring og Pension (The Danish Insurance Association)
Forsikringsoplysningen (The Danish Insurance Information Service)
Philip Heymans Allé 1
DK-2900 Hellerup
Tel. +45 41 91 91 91
E-mail: fp@forsikringogpension.dk

SECTION B – Insurance cover

Travel accident, illness and delay insurance

1.0 Persons covered by the insurance (the persons insured)

- 1.1 You and your accompanying spouse or cohabitant are covered if you are a holder of a valid American Express® Card issued by Danske Bank A/S. Your children and the children of your spouse or cohabitant are covered in accordance with the rules specified below if the children are accompanying you on a trip.
- Your children and the children of your spouse or cohabitant (children under 18) are covered.
 - Your children and the children of your spouse or cohabitant (children between 18 and 22) are covered if they are registered at the same address as you in the national register of citizens.
- 1.2 The insurance also covers you if you are an American Express® cardmember residing outside Denmark.
- 1.3 A cohabitant is a partner living with you in a conjugal relationship. To be covered by the insurance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the insurance event. In case of legal separation, the cover of your spouse and his or her separate children will lapse.
- 1.4 Cover is provided for your spouse or cohabitant and your or your spouse's or cohabitant's children only from the point of time when they join you on a trip.
- 1.5 To be covered, your spouse or cohabitant and your or your spouse's or cohabitant's children must travel by the same means of transport as you when accompanying you on a trip. If they do not travel by the same means of transport, they will not be covered until they meet with you to accompany you on the trip.
- 1.6 **Additional cards**

- 1.6.1 American Express® Card (Green)
The insurance covers holders of American Express® additional cards (secondary cardmembers) only if they travel with the primary cardmember (holder of an American Express® Card).
- 1.6.2 American Express Gold® Card
The insurance covers holders of American Express® Gold additional cards (secondary cardmembers) only if they travel with the primary cardmember (holder of an American Express® Gold Card).
If an additional card has been issued as part of a Danske Eksklusiv package, the holder of the additional card is covered on the same terms and conditions as the primary cardmember (holder of an American Express® Gold Card) – also when the holder of the additional card is not travelling with the primary cardmember.
- 1.6.3 The Platinum Card®
Holders of The Platinum Card® additional cards are covered on the same terms and conditions as the primary cardmember (holder of The Platinum Card®) – also if the holder of the additional card is not travelling with the primary cardmember.

2.0 Trips covered by the insurance

Cover	Green	Gold	Platinum
The trip must be paid for with the card*	+	-	-
Business trips	+	+	+
Private trips	+	+	+
Maximum period of cover	30 days	60 days	60 days

*See 17.3.2 for information about cover for cancellation of trips.

- 2.1 The insurance covers you on private and business trips outside your country of residence to any destination for a period not exceeding the relevant number of days specified in the table above. If your trip exceeds the relevant number of days specified in the table, you are covered only during the first 30 or 60 days of the trip depending on the type of card you have as specified in the table. (See the table above under 2.0.)
- 2.2 The insurance comes into force when you leave your home or workplace (whichever you leave last) to go on a trip and ceases once you return to your home or workplace (whichever you return to first).

3.0 Events covered by the insurance

The insurance provides cover for

Cover	Clause	Green	Gold	Platinum
Travel accident	4.0	+	+	+
Flight delay	5.0	+	+	+
Missed departure	6.0	+	+	+
Baggage delay	7.0	+	+	+
Illness and repatriation	8.0	-	+	+
Baggage	9.0	-	+	+
Third-party liability	10.0	-	+	+
Assault	11.0	-	+	+
Legal assistance	12.0	-	+	+
Curtailement	13.0	-	+	+
Compassionate visit	14.0	-	+	+
Patient escort	15.0	-	+	+
Replacement trip and holiday compensation	16.0	-	+	+
Cancellation	17.0	-	+	+
Car rental, third-party liability and comprehensive motor insurance	18.0	-	-	+

4.0 Travel accident

Cover	Green	Gold	Platinum
Travel accident	+	+	+
- in case of death	1,000,000	1,000,000	2,000,000
- in case of death (person under 18)	20,000	20,000	20,000
- permanent disability (maximum compensation)	1,000,000	1,000,000	2,000,000
- dental injury (maximum compensation)	-	10,000	30,000

- 4.1 **Cover**
The insurance covers death or medical disability caused by an accident. An accident is a sudden event that causes you bodily harm.
- 4.2 **Compensation**
- 4.2.1 Compensation on death is payable if you die as a result of an accident within one year of the date of injury. The death benefit is specified in the table above. If you are under 18, the death benefit is DKK 20,000. If, following the same accident, you have already received disability benefit, the amount of the disability benefit will be deducted from the amount of the death benefit.
- 4.2.2 If you suffer permanent medical disability of at least 5% as a result of an accident and your condition is stable, you will be eligible for disability benefit. Compensation is paid not later than three years from the date of injury. If your condition is not stable at this point, compensation will be determined on the basis of your condition.
- 4.2.3 The sums insured for permanent disability are specified in the table above. Compensation is paid by a pro-rata share of the sum insured corresponding to the degree of permanent disability. The degree of

permanent disability is determined on the basis of your medical disability. The degree of permanent disability is determined in accordance with a table of percentages of total disability prepared by the Danish National Board of Industrial Injuries. The degree of medical disability is determined without regard to your profession. Loss of earning capacity is not covered.

- 4.2.4 The degree of permanent disability cannot exceed 100%.
- 4.2.5 You are not entitled to compensation for any disability you might have had prior to the accident. Consequently, the degree of permanent disability is determined without regard to disabilities existing before the accident.
- 4.2.6 The sums insured to cover sudden dental injuries on your trip as a result of an accident are specified in the table above. Dental treatment must be started during your trip, but the treatment may be completed in your country of residence if necessary.
- 4.3 The travel insurance does not cover**
- 4.3.1 accidents caused by an illness or the release of a latent predisposition, even if the illness has been provoked or worsened by an accident
- 4.3.2 a worsening of the effects of an accident caused by existing or unforeseen illness
- 4.3.3 effects of medical treatment which is not necessitated by an accident covered by the insurance
- 4.3.4 injury resulting from infection with bacteria or a virus
- 4.3.5 loss of earning capacity, pain and suffering and loss of earnings
- 4.3.6 dental treatment if you have not carried out and received normal dental care with regular checks and treatment
- 4.3.7 dental injury caused by chewing or biting (when eating)
- 4.3.8 any further treatment of dental injury incurred previously and paid for by Chartis.

See also the General conditions under Section A.

5.0 Flight delay

Cover	Green	Gold	Platinum
Flight delay	+	+	+
Maximum compensation per trip per person	5,000	6,000	8,000

- 5.1 Cover**
- You receive compensation if
- a flight for which you have a booking is delayed for more than four hours
 - your flight is cancelled
 - you involuntarily do not get on a booked flight as a result of overbooking.
- 5.2 Compensation**
- Compensation is paid for necessary and reasonable expenses for meals and overnight accommodation, if relevant, of up to the amount specified in the table above per trip per person insured.
- The expenses must be incurred at the place of the delay, and compensation is paid only upon presentation of original receipts.
- 5.3 Exclusions**
- The insurance does not provide cover if your flight is delayed in your country of residence.
 - Moreover, the insurance does not provide cover if you are offered an alternative flight departing not more than four hours after the originally scheduled time of departure.
 - Nor does the insurance cover expenses incurred for the purchase of clothes and toiletries and new flight tickets.

See also the General conditions under Section A.

6.0 Missed departure

Cover	Green	Gold	Platinum
Missed departure	+	+	+
Maximum compensation per person insured	5,000	10,000	15,000
Maximum compensation per event	5,000	30,000	45,000

- 6.1 Cover**
- The insurance covers reasonable and necessary additional expenses incurred for economy-class transportation, overnight accommodation and meals of up to the amount specified in the table above per person insured per insurance event.
- The cover comes into force if you unintentionally and unpredictably miss a public transport departure or a transport departure arranged by a tour operator according to your documented itinerary and you must catch up with your originally scheduled trip.
- 6.2 Exclusions**
- The insurance does not cover
- expenses incurred as a result of your – through your own fault – arriving too late to check in at the airport or the ferry port or your missing your train, coach or other means of transport according to your itinerary
 - expenses incurred as a result of your missing a connecting service because you did not observe the minimum transfer time indicated by the transport operator
 - expenses incurred as a result of your arriving too late for a departure after check-in
 - expenses incurred as a result of your arriving too late for a departure because you failed to take account of a reasonable transport time to arrive in time for the first check-in
 - expenses incurred as a result of your arriving too late because of changes in departure times notified by the transport operator in writing before departure
 - expenses for which you are reimbursed by the tour operator, hotel, airline company or other operators
 - expenses incurred for transport in connection with your switch between means of transport for which you are reimbursed by the tour operator.
- 6.3 Special conditions**
- If you have used your own means of transport to the departure terminal, it is a condition that your accident required the assistance of a rescue services provider.

See also the General conditions under Section A.

7.0 Baggage delay

Cover	Green	Gold	Platinum
Baggage delay – more than four hours	+	+	+
Maximum compensation per person insured	5,000	6,000	8,000

- 7.1 Cover**
- The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries up to the amount specified in the table above if your checked-in baggage arrives more than four hours after your arrival at the final destination as scheduled in your itinerary.
- 7.2 Compensation**
- The insurance covers reasonable and necessary expenses for the purchase of clothes and toiletries up to the amount specified in the table above.
- The insurance does not cover the replacement value of the items insured; the insurance covers only expenses for the purchase of clean

clothes and toiletries to meet your immediate needs so that you can continue your trip without significant difficulties. Once you receive your baggage, your position is the same as if the insurance event had not taken place, and the insurance does not cover items purchased for use after this time.

- You must provide documentation for your purchases in the form of original receipts.

7.3 Exclusions

The insurance does not cover

- losses or additional expenses incurred as a result of confiscation or seizure of baggage by customs officials, airport officials or other authorities
- claims for payment of customs duty, taxes or VAT for items purchased on your trip
- the purchase of more clothes than what can reasonably be considered necessary for use in the period in which your baggage is delayed
- any value of purchased items which must be presumed to exceed the value of absolutely necessary items on the basis of the functional value of the item
- all kinds of sports equipment; however, sports wear is covered
- tools, accessories and instruments for professional purposes
- IT equipment
- electronic equipment, photo and video equipment, radio and TV sets and any accessories to such equipment
- bicycles and the like
- if your baggage is delayed in connection with your return trip upon your arrival in your country of residence
- purchases made after you received your baggage.

See also the General conditions under Section A.

8.0 Illness and repatriation

Cover	Green	Gold	Platinum
Illness and repatriation	-	+	+
Maximum compensation per person insured	-	1,000,000	Unlimited
Maximum compensation per person insured per dental illness	-	30,000	30,000

8.1 Cover

Compensation is paid for the following necessary and reasonable expenses incurred as a result of sudden illness, death and/or injury during your trip:

8.1.1 Medical transport or repatriation

Compensation is paid for the following necessary and reasonable expenses for repatriation incurred as a result of sudden illness and/or injury during your trip:

- Air ambulance if prescribed by a doctor and if a scheduled flight cannot be used
- Compensation is paid for expenses for transport to the nearest suitable place of medical treatment
- Medically prescribed transport by scheduled flight to your country of residence and transport to your home or a place of medical treatment in your country of residence provided such transport is medically acceptable
- Medically prescribed transport by ambulance to and from a hospital
- Repatriation by scheduled flight after completed treatment if your original tickets are no longer valid
- Compensation is paid only for the transport costs of the person who has been ill. If the person who has been ill is under 18, compensation is also paid for the transport costs of one of the accompanying adults
- If you die during your trip, the insurance covers statutory measures such as embalming, undertaking, repatriation of your body to an undertaker in your country of residence and expenses for a transport coffin

- 8.1.2 Treatment by an authorised medical practitioner
- 8.1.3 Medically prescribed hospitalisation
- 8.1.4 Medically prescribed medicine and treatment
- 8.1.5 Sudden dental illness
- 8.1.6 Hotel accommodation and meals upon SOS's approval in the event that treatment otherwise requiring hospitalisation can be effected on an outpatient basis
- 8.1.7 Hotel accommodation and meals, transport to catch up with your originally scheduled trip or return trip as a result of you being unable to continue your trip as planned for reasons of health
- 8.1.8 If your insured travelling companion has to use the original flight tickets on the return leg of the trip, even though your trip is extended due to illness or repatriation, your travelling companion is covered on the return trip
- 8.1.9 If you need to go home and leave your insured travelling companion on the destination due to illness or repatriation, your travelling companion is covered by the insurance until repatriation or completed treatment.

8.2 Compensation

- 8.2.1 Compensation is paid for necessary and reasonable expenses incurred as a result of hospitalisation, treatment, surgery, medical treatment, prescribed medicine, and transport, if relevant.
- 8.2.2 Treatment of sudden dental illness on your trip is covered by up to DKK 30,000.
Dental treatment must be started outside your country of residence, but the treatment may be completed in your country of residence if necessary.

8.3 Exclusions

- The insurance does not cover
- 8.3.1 treatment of illness or injury sustained before your trip if treatment must be expected to be needed during your trip
 - 8.3.2 transport by air ambulance if other transport is medically safe unless SOS's doctor has approved transport by air ambulance
 - 8.3.3 other transport to and from the place of treatment unless the transport is comparable with ambulance transport
 - 8.3.4 repatriation or other transport as a result of illness or injury which is not covered or as a result of your fearing infection
 - 8.3.5 non-medically prescribed medicine
 - 8.3.6 illness, injury or death as a result of attempted suicide, intoxication, consumption of narcotics or abuse of medicine unless it can be proved that the injury is not related thereto
 - 8.3.7 convalescent stays and health retreats
 - 8.3.8 effects of pregnancy within one month of expected delivery
 - 8.3.9 treatment upon return to your country of residence
 - 8.3.10 continued treatment or stay if you refuse to be transferred or repatriated when SOS's doctor and the attending doctor are of the opinion that transfer or repatriation is safe
 - 8.3.11 treatment and stay outside your country of residence if SOS's doctor has determined that treatment may await your return to your country of residence and this has been approved by the attending doctor
 - 8.3.12 expenses incurred because you do not follow the directions of the attending doctor and/or SOS's doctor
 - 8.3.13 dental treatment if you have not carried out and received normal dental care with regular checks and treatment.

See also the General conditions under Section A.

9.0 Baggage

Cover	Green	Gold	Platinum
Baggage	-	+	+
Maximum compensation per person insured	-	15,000	30,000
Maximum compensation per event	-	45,000	90,000

9.1 Cover

The insurance covers your financial losses as a result of the articles you bring with you on a trip or buy at your destination being exposed to fire, burglary, theft, open theft or robbery.

9.1.2 The insurance also provides cover if such articles belong to your employer, but only insofar as you do not receive compensation through other insurance or arrangement.

Moreover, the insurance covers any loss of or damage to your checked-in baggage, including any excess and loss of bonus with the insurer of your household contents, at a maximum of DKK 2,000 per claim.

9.2 Compensation

The insurance pays compensation of up to the amount per person insured per claim specified in the table above, but not more than the amount per claim specified in the table notwithstanding the number of persons insured. To be eligible for cover, you must report any burglary, theft, open theft or robbery of baggage or cash of a value of more than DKK 1,500, to the nearest police authority and enclose a copy of the police report with the claims form.

- Loss of cash is covered only in case of fire, burglary, open theft or robbery, and the compensation amount cannot exceed DKK 10,000 per claim.
- Loss of or damage to stamps or other collector's items is covered only in case of fire, burglary, open theft or robbery, and the compensation amount cannot exceed DKK 10,000 per claim.
- The compensation amount for loss of or damage to photo equipment, PCs and other electronic equipment cannot exceed DKK 15,000 per item.
- Loss of or damage to traveller's cheques, petrol or restaurant vouchers, tickets, passports, lift passes and green fees is covered only in case of fire, burglary, open theft or robbery, and the compensation amount cannot exceed DKK 20,000 per claim.
- The compensation amount for loss of or damage to video or audio recordings, manuscripts, sketches and the like cannot exceed the price of the raw material, and cover is provided only in case of burglary or robbery.
- Stolen items or the total loss of items that were purchased as new within the past two years are covered at replacement value.
- Loss of or damage to items wholly or partly made of precious metals, pearls or gems, antiques, works of art, oriental rugs, pocket and wrist watches, furs and fur coats, binoculars, musical instruments, tapes, cassettes, records, discs and any types of accessories to these items, weapons and weapon accessories, munitions, wine and spirits is covered only in case of fire, burglary or robbery, and the compensation amount cannot exceed DKK 20,000 per claim.
- Stolen items or the total loss of items that are more than two years old are covered at replacement value less depreciation.
- Chartis may decide to have the damaged items repaired at Chartis's initiative, or Chartis may decide to pay you an amount to cover the price of having the items repaired.

Theft of baggage from a locked motor vehicle is covered by an amount of up to DKK 30,000 per claim, but only if the baggage was placed in a separate, locked glove or baggage compartment and could not be seen from the outside of the vehicle.

The following items are covered by an amount of up to DKK 5,000 per item:

- Items wholly or partly made of precious metals, pearls or gems

- Antiques, works of art, oriental rugs, pocket and wrist watches, furs and fur coats
- Cameras, projectors, binoculars, musical instruments, tape recorders, record players, CD/DVD players, amplifiers, speakers, radio and TV sets, communications equipment, mobile phones, video equipment, tapes, cassettes, records, discs, fax machines and any type of accessories to these items
- Weapons and weapon accessories, munitions, wine and spirits
- PCs and PC equipment.

9.3 Exclusions

The insurance does not cover

- forgotten, lost, mislaid or abandoned items
- motor vehicles, caravans, boats, surfboards, bicycles and other means of transport, including any types of accessories to these items
- theft other than burglary from unlocked motor vehicles, caravans, pleasure crafts or tents where no one is present
- damage caused by inadequate packing and general battering of suitcases and other baggage
- damage of or caused by food, bottles, glass or the like packed in the baggage
- photo equipment, PCs and other electronic equipment checked in as baggage and damaged during transport
- theft of baggage left unattended. You must never leave your baggage unattended at any time unless you have locked it up in a home, motor vehicle, baggage locker or the like.

See also the General conditions under Section A.

10.0 Third-party liability

Cover	Green	Gold	Platinum
Third-party liability	-	+	+
Maximum compensation for personal injury	-	5,000,000	5,000,000
Maximum compensation for property damage	-	2,000,000	3,000,000

10.1 Cover

If you injure someone or damage objects on a trip as a private individual, the insurance covers claims for damages against you under applicable legislation of the country in which the injury or damage occurred.

10.2 Compensation

Personal injury: see the table above.
Property damage: see the table above.

The amounts stated are the maximum amounts Chartis can pay in any insurance year, including interest and costs.

10.3 Exclusions

The insurance does not cover

- liability incurred by you as part of your job
- liability incurred by you as a result of your driving a motor vehicle
- liability for damage to objects you own, have borrowed or have in your possession for the purposes of storage, use, transport, processing or treatment, or objects which you have in your possession or care for other reasons
- liability for damage caused by you when using a motor vehicle, caravan, trailer, vessel or aircraft or damage caused by dogs.

See also the General conditions under Section A.

11.0 Assault

Cover	Green	Gold	Platinum
Assault	-	+	+
Maximum compensation per person insured	-	250,000	500,000

11.1 Cover

The insurance provides cover if you suffer physical violence, assault or battery intentionally inflicted by a third party.

- You must report the assault to the nearest police authority and provide evidence that the person assaulting you (the wrongdoing third party) is unknown to you or is insolvent. If charges are brought against the wrongdoing third party, Chartis is subrogated to your rights against the wrongdoing third party.
- If you die as a result of the assault, Chartis/SOS will pay for and organise repatriation of your body.

11.2 Compensation

The compensation amount cannot exceed the amount specified in the table above. Compensation is based on the amount a liable wrongdoer would have to pay in damages in case of a similar injury under normal legal practice under Danish law.

11.3 Exclusions

The insurance does not cover loss of or damage to baggage or valuables, including money, watches and jewellery. Nor does the insurance cover injury caused by a travelling companion.

See also the General conditions under Section A.

12.0 Legal assistance

Cover	Green	Gold	Platinum
Legal assistance	-	+	+
Maximum compensation per person insured for legal assistance	-	100,000	250,000
Maximum compensation per person insured for bail	-	500,000	500,000

12.1 Cover

The insurance pays compensation for your legal defence expenses if – as a private individual in a non-contractual relationship – you unintentionally injure a third party or involuntarily violate local legislation or public provisions, thereby incurring civil liability in damages.

12.2 Compensation

- 12.2.1 Chartis undertakes to pay up to the amount specified in the table above for legal defence if, as a result of injury to a third party, a civil action is brought against you.
- 12.2.2 In addition, Chartis undertakes to deposit up to the amount specified in the table above on your behalf in security of
- payment of legal procedure costs with the exception of collateral for fines or personal liability
 - your release if you are detained following a traffic accident. Such an outlay is considered a loan and must be repaid to Chartis immediately after dismissal of all charges against you or within 15 days of the delivery of the judgement. The outlay must be repaid to Chartis no later than three months after it was made, however.
- 12.2.3 If, on a trip outside your country of residence, you are detained (or threatened to be detained) following a traffic accident, Chartis will pay the amount of bail (up to DKK 300,000 per person insured). Chartis's outlay for bail will be debited to your American Express Card upon Danske Bank A/S's approval.

See also the General conditions under Section A.

13.0 Curtailment

Cover	Green	Gold	Platinum
Curtailment	-	+	+
Maximum compensation – reasonable and necessary expenses	-	+	+

13.1 Cover

The insurance provides cover if you are called home to your country of residence because one of the following persons in your country of residence has died or is hospitalised as a result of a serious accident or a sudden, severe illness:

- Your spouse or cohabitant
- Your children, children-in-law or grandchildren
- Your parents, parents-in-law or grandparents
- Your brothers, sisters, brothers-in-law or sisters-in-law
- Your stepchildren or stepparents.

The insurance also provides cover if

- there has been a fire in or burglary of your home or business and your presence is required. You must report the fire or burglary to the police and provide a copy of the police report
- one of the staff members of your business defrauds your business and your presence is required. You must report the fraud to the police and provide a copy of the police report
- your business gets involved in an unofficial strike.

13.2 Compensation

The insurance covers reasonable and necessary additional transport costs (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight). In order for Chartis to be liable to pay compensation, the insurance event must have occurred after your departure.

If you resume your trip, the insurance covers reasonable additional expenses for a return trip. At least 15 days must be left of your travelling period, however. Your travelling period is the number of days covered by your itinerary according to the submitted documentation.

Any insured travelling companions may also interrupt their trip in the event of a claim eligible for cover.

If you travel by car, you can use other means of transport for your return trip provided that you have made an agreement to that effect with Chartis. In that case, the insurance also covers expenses for having the car transported home.

13.3 Exclusions

The insurance does not provide cover if the event causing the curtailment of your trip occurred before your departure.

See also the General conditions under Section A.

14.0 Compassionate visit

Cover	Green	Gold	Platinum
Compassionate visit	-	+	+
Maximum number of persons covered	-	1 person	1 person
Maximum compensation	-	50,000	50,000
Maximum compensation for hotel and meals per day, for a maximum of six days	-	1,500	1,500

14.1 Cover

The insurance covers expenses for travel and accommodation for one person who, according to agreement with Chartis's or SOS's doctor, are called for if you suddenly fall ill or are seriously injured and hospitalised for at least three days or if you die.

14.2 Compensation

The insurance covers reasonable and necessary expenses of one person by up to DKK 50,000 for

- travelling, including transport costs according to original receipts (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- hotel accommodation and meals by up to DKK 1,500 per day for no more than six days.

In order for Chartis to be liable, it must not already have been decided that you will be repatriated within the next three days.

14.3 Exclusions

The insurance does not cover expenses of a compassionate visit if you are over 18 and receive compensation under the patient escort cover (see 15.0 Patient escort).

See also the General conditions under Section A.

15.0 Patient escort

Cover	Green	Gold	Platinum
Patient escort	-	+	+
Maximum number of persons covered	-	1 person	1 person
Maximum compensation	-	50,000	50,000
Maximum compensation for hotel and meals per day, for a maximum of six days	-	1,500	1,500

15.1 Cover

The insurance provides cover in the event of your sudden illness or injury that requires your hospitalisation for at least three days or if you need to be repatriated or you die and it means that your planned trip has to be interrupted or is delayed.

15.2 Compensation

The insurance covers reasonable additional expenses of up to DKK 50,000 for one of the insured travelling companions over 18 (at your option) for

- hotel accommodation and meals by up to DKK 1,500 per person each day for no more than six days
- transport in connection with the patient escort
- transport to catch up with your originally scheduled trip (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight)
- transport to resume the trip if this is done within seven days of the completed patient escort (at a maximum, the cost of an economy-class airfare for an ordinary scheduled flight).

The insurance also covers any additional expenses of your children under 18 accompanying you on a trip at the same class (not ambulance flights) if you must return home as a result of repatriation, curtailment or patient escort covered by the insurance.

15.3 Exclusions

The insurance does not cover

- patient escort after you have returned to your country of residence
- patient escort if you receive compensation under the compassionate visit cover (see 14.0 Compassionate visit).

See also the General conditions under Section A.

16.0 Replacement trip and holiday compensation

Cover	Green	Gold	Platinum
Replacement trip and holiday compensation	-	+	+
Maximum compensation per person insured	-	15,000	25,000
Maximum compensation per event	-	45,000	75,000

16.1 Cover

The insurance covers your expenses for a replacement trip or provides compensation for each day you cannot enjoy your holiday for a number of specified reasons.

The following applies to replacement trips:

- a. You suddenly fall ill or are injured and hospitalised for at least three days
- b. You are repatriated due to sudden illness or injury
- c. You are called home (see 13.0).

To be eligible for cover

- 16.1.1 under 16.1.a you must obtain a medical certificate from the locally authorised attending doctor. The certificate must contain a diagnosis and treatment and indicate the period of hospitalisation
- 16.1.2 under 16.1.b your repatriation must have been approved by SOS's doctor
- 16.1.3 under 16.1.c you must obtain documentation for the reason for your being called home and for the transport costs if Chartis has not pre-approved your return trip
- 16.1.4 The Danish health insurance card or this insurance must cover the insurance event.
- 16.1.5 The replacement trip cover can be used once per person insured for each travel period.

16.2 Compensation in case of replacement trip:

- 16.2.1 You and your insured travelling companions are eligible for a replacement trip if:
- 16.2.2 You are hospitalised for at least three days. The period of hospitalisation is calculated from the time you are hospitalised and at least 72 hours.
- 16.2.3 You are repatriated during the first half of the travel period, see 16.1.2, and do not resume the trip.
- 16.2.4 You are called home during the first half of the travel period, see 16.1.3, and do not resume the trip.

16.3 Calculation of compensation:

- 16.3.1 Compensation is calculated on the basis of documented, non-refundable expenses incurred for the trip:
- 16.3.2 If the trip has been arranged by a tour operator, the insurance covers expenses for accommodation and transport paid by the tour operator.
- 16.3.3 If the trip has been arranged individually, the insurance covers expenses for accommodation and transport.
- 16.3.4 If you travel in your own car or camper van, you receive a refund of your incurred mileage expenses at the rates of the Danish government for employees driving more than 12,000 kilometres a year in their own cars for professional purposes. Compensation is based on the number of kilometres driven by taking the shortest route from your residence to your destination and back. If the passengers in the car are not covered by the same insurance, expenses are distributed on a pro-rata basis.
- 16.3.5 If you travel in a rented car or camper van, you receive a refund of your pre-paid rental and incurred mileage expenses at the rates of the Danish government for employees driving more than 12,000 kilometres a year in their own cars for professional purposes. Compensation is based on the number of kilometres driven by taking the shortest route from the car rental company to your destination and to where the car or camper van is to be returned. If the passengers in the car are not covered by the same insurance, expenses are distributed on a pro-rata basis.
- 16.3.6 Compensation for expenses incurred for unused outings, excursions, events, lift passes, green fees and other sporting activities that are not

refundable by the provider is paid by up to DKK 1,000 per person insured against original documentation for the paid unused events.

16.4 The following applies to holiday compensation:

- a. You suddenly fall ill or are injured and hospitalised or indoor stay is prescribed by a doctor.
- b. You are repatriated due to sudden illness or injury.

16.5 Holiday compensation:

- 16.5.1 If you are not eligible for a replacement trip, see 16.1, compensation is paid for each day of holiday or part of a day of holiday if you fall ill or are injured, see 16.4.a, or are repatriated, see 16.4.b,
- 16.5.2 for the number of days you are hospitalised or indoor stay is prescribed by a doctor, see 16.4. a. Any doubt as to the period of hospitalisation/ indoor stay is resolved by SOS's doctor.
- 16.5.3 to you for the number of days the travel period was cut short, see 16.4.b
- 16.5.4 to the insured travelling companion escorting you, see 15.0.
- 16.5.5 The insurance covers the price per day for the trip for each day you (the injured party) cannot enjoy your holiday. For package trips, compensation amounts to the price per day for the trip. For trips arranged individually, compensation amounts to the documented price per day for transport and accommodation.
- 16.5.6 Compensation for expenses incurred for unused outings, excursions, events, lift passes, green fees and other sporting activities that are not refundable by the provider is paid by up to DKK 1,000 per person insured against original documentation for the paid unused events.
- 16.5.7 The number of days you cannot enjoy your holiday is calculated as follows:
 - From 00:00 (midnight) the day after your first visit by a doctor until you are discharged from hospital or the indoor stay prescribed by a doctor ends.
 - 16.5.8 From 00:00 (midnight) the day after you left for your country of residence, see 16.4.b.
 - 16.5.9 No compensation is paid for the day of return nor after the expiry of the insurance period.
 - 16.5.10 The medical certificate, your receipt or other booking confirmation, documentation for the duration of the trip and original receipts for expenses incurred for transport, accommodation, outings, excursions and events must be sent to SOS.

16.6 The insurance does not cover

Thwarted holiday plans.

16.7 Exclusions

The insurance covers only the situations stated in 16.1 "Cover".

- Cover ceases on your scheduled day of return (which means that the insurance does not provide cover on your day of return) and not later than at the expiry of the insurance period.
- In the event of death, compensation is neither assessed nor disbursed to the deceased or the dependants of the deceased, regardless of any advance spell of illness.

16.8 Special conditions

- If the diagnosis of the attending doctor does not directly order confinement to bed, SOS's doctor will assess, on the basis of the diagnosis, whether you are eligible to receive compensation.

See also the General conditions under Section A.

17.0 Cancellation

Cover	Green	Gold	Platinum
Cancellation	-	+	+
Maximum compensation per person insured	-	15,000	25,000
Maximum compensation per event	-	45,000	75,000
Increase in the sum insured against payment	-	+	+

17.1 Cover

The insurance provides cover from the day you make your advance payment for the trip until your departure from your country of residence (see 2.0).

- 17.1.1 The insurance provides cover if you or your spouse or cohabitant and children cannot commence a trip because of a death or serious sudden illness or injury. You must provide a medical certificate evidencing the reason for the cancellation or hospitalisation. The medical assessment must confirm that it would be unsafe to travel. Based on the medical certificate, Chartis/SOS's doctor will assess the nature of the illness or injury and determine whether it is safe to travel.
- 17.1.2 The insurance also provides cover if you or your spouse or cohabitant and children cannot commence the trip because of a death, sudden illness or injury among your or your spouse's or cohabitant's:
 - Parents or parents-in-law, step parents or step parents-in-law
 - Children, children-in-law or grandchildren, step children or step children-in-law
 - Brothers or sisters, step brothers or sisters
 - Brothers-in-law or sisters-in-law
 - Grandparents.

You must provide a medical certificate evidencing the reason for the cancellation or hospitalisation.

- 17.1.3 The insurance also provides cover if
 - your employer cancels your scheduled holiday because you must replace a colleague who has died. Cover is provided only if your holiday is cancelled less than 30 days before the date of your departure
 - there has been a fire in or burglary of your home or business just before the departure. You must provide a copy of the police report
 - one of the staff members of your business defrauds your business before the date of your departure. You must provide a copy of the police report
 - you lose your job (you must have been a full-time employee for the past six months) and the date of your departure is within 30 days of the date of notice of termination of employment
 - your business gets involved in an unofficial strike just before your departure
 - your cancellation is due to government intervention caused by an epidemic or natural disaster before your departure
 - you have been called up for jury service or summoned as a witness in a court of law and your request for postponement has been declined.

17.2 Exclusions

The insurance does not cover

- cancellations caused by other circumstances than those stated in 17.1
- losses incurred because the travel agent is insolvent, is declared bankrupt or has defaulted on his financial obligations as a transport operator or tour provider
- causes of loss due to stress, depression and other mental health issues
- if the condition existed when you took out the insurance and a need for treatment was highly likely before your departure
- expenses for which you are reimbursed by the travel agent, hotel, airline company or other operators.

17.3 Special conditions

17.3.1 The insurance covers the part of the trip's price which is not reimbursed by the travel agent in case one of the insurance events covered by the insurance occurs. You must enclose relevant documents with your medical certificate as appropriate:

- The travel agent's substantiated claim in writing and a copy of the travel agent's booking conditions
- Original transport tickets
- Death certificate
- Police report
- Invoice/receipt or other booking confirmation
- Documentation for the activities and events paid for in connection with your trip
- Other relevant documents.

- 17.3.2 Cover is conditional on:
your trip having been paid or your advance payment having been made after the insurance came into force, i.e. on the card having been ordered and a card number been registered with Danske Bank.
- The expenses incurred for the medical certificate must be paid by you.

17.4 Cover ceases

Cancellation insurance cover ceases when you have checked in at the airport or are in the means of transport to be used during your trip according to your itinerary. If you travel in your own car, cover ceases when you are in your car to commence your trip.

See also the General conditions under Section A.

18.0 Car rental, third-party liability and comprehensive motor insurance

Cover	Green	Gold	Platinum
Car rental, third-party liability and comprehensive motor insurance	-	-	+
Maximum cover for property damage	-	-	3,000,000
Maximum cover for personal injury	-	-	5,000,000
Maximum cover for loss of or damage to a rented car	-	-	500,000
Payment by the card	-	-	+

The insurance covers third-party liability and loss of or damage to a car rented by you.

Cover is subject to the following conditions:

- The rental period must not exceed 21 days, irrespective of the duration of your trip. If the rental period exceeds 21 days, cover will apply only for the first 21 days.
- You must pay for the car rental with your American Express Card (taxes, petrol and airport duties are not considered rental expenses).
- The rental agreement must be made in your name (the American Express cardmember) and you must also sign the agreement. Cover will not apply if a person other than you (the cardmember) has signed the rental agreement and is listed as the person renting the car.
- The driver of the rented car must hold a valid driving licence.
- The conditions of the rental agreement must be observed.

The third-party liability insurance does not cover your use of the following vehicles:

- vehicles that are not registered for use on public roads, including – but not limited to – trailers, caravans, lorries, fork-lift trucks, motor cycles, scooters, mopeds, go-carts, water and snow scooters, off-rovers, leisure vehicles, and mobile/motor homes
- nor does it cover damage to items you have transported against payment either in or on the car or in or on a vehicle attached to the car.

The comprehensive motor insurance does not cover the following vehicles:

- Lorries, vans and full-size vans on a lorry chassis
- Off-roaders (for instance Jeep Wrangler) and other leisure vehicles not registered for use on public roads
- Caravan vehicles (mobile/motor homes) and trailers
- Motor cycles, scooters, water and snow scooters
- Vintage cars (cars that are more than 20 years old and of a model that has not been manufactured for the past 10 years)
- Limousines (vehicles that are at least six metres long and chauffeured cars).

18.1 Third-party motor liability

18.1.1 Cover

The insurance covers third-party liability for damages owing to personal injury or property damage caused by the use of a rented vehicle during the insurance period. Cover is secondary to any other insurance, and the sum insured per claim totals the difference between the sums insured under other insurance policies and DKK 5,000,000 for personal injury and DKK 3,000,000 for property damage.

Local statutory requirements may provide for sums insured under the third-party motor liability insurance that exceed the sums quoted in these insurance conditions. You may obtain information about the required sums insured from the car rental company. If you have not taken out any other insurance policies, the sums insured are DKK 5,000,000 for personal injury and DKK 3,000,000 for property damage. The sums insured include cover for legal costs and interest on the amount relating to the claim. Third-party liability is assessed pursuant to applicable legislation of the country in which the injury or damage occurred. You must not accept a claim until Chartis and SOS have decided on the claim. If you accept a claim without contacting Chartis or SOS, you risk having to pay damages yourself.

18.1.2 The insurance does not cover

- injuries suffered by the driver of the rented vehicle
- damage to items brought into the car
- damage to items you have transported against payment either in or on the car or in or on a vehicle attached to the car
- damage or injury caused by a driver who does not hold a valid driving licence.

See also 3.0 General exclusions of Section A.

18.2 Comprehensive motor insurance

18.2.1 Cover

The insurance covers damage to a rented car and loss of the car caused by theft or robbery.

- Reasonable and ordinary costs for repairs of the car. The costs must be documented by the car rental company's application log and imposed by the car rental company.
- The actual cash value of the car at the time of the rental in case it is considered a total loss.
- Reasonable and ordinary costs imposed by the car rental company for having the car delivered to the nearest authorised garage as a result of damage covered by the insurance.

18.2.2 The insurance does not cover

- damage that occurs only in and is limited to the car's mechanical parts (for instance engine, gear box or steering system) unless the damage is caused by fire, an explosion, a short circuit, a stroke of lightning, theft or vandalism or is caused during transport on a car carrier or by means of another car
- damage caused by a defect in manufacture, rust corrosion, frost erosion, scratches in the cellulose paint or the like
- damage caused by driving without water or oil
- damage caused by a driver who does not hold a valid driving licence
- damage caused by punctures or defective tyres unless the damage is also caused by other damage covered by the insurance
- a value decrease, administrative expenses or other payments charged by the car rental company
- all kinds of theft of rented car accessories (for instance a child safety seat). See also 3.0 General exclusions of Section A.

18.2.3 Cars covered by the insurance

The insurance covers cars at an acquisition price of up to DKK 3,000,000 not listed in 17.0.

18.2.4 Compensation

The compensation amount cannot exceed DKK 500,000 per claim/repair.

See also the General conditions under Section A.

SECTION C – Travel assistance

Travel assistance

Cover	Green	Gold	Platinum
Travel assistance	+	+	+
Period of cover	30 days	60 days	60 days
The trip must be paid for with the card	+	-	-
Business trips	+	+	+
Private trips	+	+	+

1.0 Persons eligible for travel assistance

Travel assistance is a service only offered to cardmembers by SOS International A/S (see below). No compensation is paid under this service.

- 1.1 You and your accompanying spouse or cohabitant are eligible for travel assistance if you are a holder of a valid American Express Card issued by Danske Bank A/S. Your children and the children of your spouse or cohabitant are also eligible for travel assistance in accordance with the rules specified below if the children are accompanying you on a trip.
- 1.1.1 Your children and the children of your spouse or cohabitant (children under 18) are eligible for travel assistance.
- 1.1.2 Your children and the children of your spouse or cohabitant (children between 18 and 22) are eligible if they are registered at the same address as you in the national register of citizens.
- 1.2 You are also eligible for travel assistance if you are an American Express cardmember residing outside Denmark.
- 1.3 A cohabitant is a partner living with you in a conjugal relationship. To be eligible for travel assistance, your cohabitant must have been registered at the same address as you in the national register of citizens for the six months preceding the request for travel assistance.
In case of legal separation, your spouse and his or her separate children will no longer be eligible for travel assistance.
- 1.4 Additional cards**
- 1.4.1 American Express® Card (Green)
Section C – travel assistance covers holders of American Express® additional cards (secondary cardmembers) only if they travel with the primary cardmember (holder of an American Express® Card).
- 1.4.2 American Express Gold® Card
Section C – travel assistance covers holders of American Express® Gold additional cards (secondary cardmembers) only if they travel with the primary cardmember (holder of an American Express® Gold Card).
- If an additional card has been issued as part of a Danske Eksklusiv package, the holder of the additional card is covered on the same terms and conditions as the primary cardmember (holder of an American Express® Gold Card) – also when the holder of the additional card is not travelling with the primary cardmember.
- 1.4.3 The Platinum Card®
Holders of The Platinum Card® additional cards are covered under section C – Travel assistance on the same terms and conditions as the primary cardmember (holder of The Platinum Card®) – also if the holder of the additional card is not travelling with the primary cardmember.

2.0 Extent and period of cover for travel assistance

- 2.1 Travel assistance covers you on holidays and business trips of up to the number of consecutive days specified in the table. If you go on a trip for more than the number of days specified in the table, you are eligible for travel assistance only for the number of days specified in the table.
- 2.2 You are eligible for travel assistance from the time you leave your home or workplace (whichever you leave last) to go on a trip until you return to your home or workplace (whichever you return to first).

3.0 Events covered by travel assistance

- 3.1 Travel assistance provides cover for
- 3.1.1 Medical assistance (4.0)
- 3.1.2 Referral service (5.0)
- 3.1.3 Travel service (6.0)

4.0 Medical assistance

Cover	Green	Gold	Platinum
Medical assistance	+	+	+
Period of cover	30 days	60 days	60 days

- 4.1 Referral to hospital, doctor etc.**
If, on a trip outside your country of residence, you need to consult or get assistance from a doctor, a hospital, a clinic, an ambulance, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can contact SOS International A/S for local referral. Chartis Europe pays the actual expenses for hospitalisation, medical treatment, etc., if the cause of hospitalisation, medical treatment, etc., is sudden illness or injury on your trip (see 8.0 Insurance cover of Section B).
- 4.2 Medical visits**
If, on a trip outside your country of residence, your state of health prevents you from calling on a doctor or a hospital, you can contact SOS International A/S to arrange for a doctor to call on you at your hotel or the like to provide treatment there.
- 4.3 Referral to dentist, eye doctor, etc.**
If, on a trip outside your country of residence, you need to consult or get assistance from a clinic, a nurse, a dentist, a handicap service, an optician, an eye doctor or a pharmacy, you can contact SOS International A/S for local referral. You must pay the actual expenses for the consultation or assistance unless you are eligible to receive compensation (see Section B – Insurance cover).
- 4.4 Hospitalisation**
If, on a trip outside your country of residence, you need someone to arrange hospitalisation for you and/or to guarantee payment of the related expenses, you can contact SOS International A/S for assistance.
- 4.5 Dispatch of medicine**
If, on a trip outside your country of residence, you need medicine to be sent from your country of residence, you can contact SOS International A/S to make the necessary arrangements. The insurance provides cover only if you cannot procure the medicine locally.
- 4.6 Dispatch of new glasses or contact lenses**
If, on a trip outside your country of residence, you lose or break your glasses or contact lenses and need new glasses or contact lenses to be sent from your country of residence, you can contact SOS International A/S to make the necessary arrangements. You must pay the actual expenses

for a new pair of glasses or new contact lenses, while Chartis will cover postage.

4.7 Dispatch of prescriptions

If, on a trip outside your country of residence, you need medicine that requires the dispatch of a prescription from a doctor in your country of residence to a doctor in the country where you are staying, you can contact SOS International A/S to make the necessary arrangements.

5.0 Referral service

Cover	Green	Gold	Platinum
Referral service	+	+	+
Period of cover	30 days	60 days	60 days

On a trip outside your country of residence, you can contact SOS International A/S if you need to obtain

- referral to an embassy or consulate
- information about visas and passports
- information about vaccinations
- information about customs regulations
- information about exchange rates and taxes
- referral to or the assistance of an interpreter. If you need the assistance of an interpreter in connection with imprisonment or hospitalisation, SOS International A/S will take care of the necessary arrangements. You must pay the actual expenses for the interpreter's assistance (the expenses will be debited to your account upon Danske Bank A/S's approval).

6.0 Travel service

Cover	Green	Gold	Platinum
Travel service	+	+	+
Period of cover	30 days	60 days	60 days

If, on a trip outside your country of residence, you lose or have all your cash, traveller's cheques or credit cards stolen or if you do not have access to an ATM, SOS International A/S will help you obtain cash. The actual amount remitted (no more than DKK 7,500) will be debited to your account with Danske Bank upon Danske Bank's approval.

The expenses and processing time for this service depends on the country in which you are staying.

6.1 Assistance in case of problems

In case an unexpected, serious problem occurs on your trip, for instance loss or theft of ID, passport, money, travel documents and the like, SOS International A/S can inform you about the relevant procedures and which authorities and organisations you should contact.

6.2 Important messages

If, on a trip outside your country of residence, you need to send one or more important messages to your relatives or business partners in your country of residence, you can contact SOS International A/S.

6.3 Lost baggage

If you lose your baggage on a trip outside your country of residence, SOS International A/S will help you trace your lost baggage. Such assistance includes regular reporting to you. Your baggage must have been lost for more than four hours.

6.4 Return trip

If you lose your American Express Card and/or your passport on a trip outside your country of residence, SOS International A/S will provide assistance in connection with the replacement of your card or passport. If you lose your return ticket on a trip outside your country of residence,

SOS International A/S will arrange for replacement of the return ticket. You must pay the actual expenses for the purchase of a return ticket. The expenses will be debited to your account with Danske Bank upon Danske Bank's approval.

SECTION D - Purchase protection benefit

Purchase protection benefit

Cover	Green	Gold	Platinum
Purchase protection benefit	+	+	+
Maximum compensation per insurance event	8,000	8,000	20,000
Maximum compensation per year	200,000	200,000	200,000
Minimum purchase price	300	300	300
Payment by the card	+	+	+
Period of cover – until 90 days after the purchase	+	+	+

1.0 Persons covered by the insurance

You are covered by the insurance if you are a holder of a valid American Express Card issued in Denmark by Danske Bank A/S. Any person receiving a present from you is also covered by the insurance provided you bought and paid for the present with your American Express Card.

1.1 Additional cards

1.1.1 American Express® Card (Green)

Purchase protection benefit does not cover holders of American Express® additional cards.

1.1.2 American Express Gold® Card

Purchase protection benefit covers holders of American Express® Gold Card additional cards only if the additional card has been issued as part of a Danske Eksklusiv package.

1.1.3 The Platinum Card®

Holders of The Platinum Card® additional cards are covered by Purchase protection benefit on the same terms and conditions as the primary cardmember (holder of The Platinum Card®).

2.0 Events covered by the insurance

The insurance provides cover for purchased goods if the amount of the purchase (one transaction) exceeds DKK 300 (per item), VAT included (exclusive of delivery charges), and you bought and paid for the goods with your American Express® Card.

3.0 Losses covered by the insurance

The insurance covers any direct financial losses resulting from loss of or physical damage to purchased goods (see 2.0) for up to 90 days from the day of the purchase. To be covered by the insurance, the loss must exceed DKK 300, VAT included (per item).

If the loss of or the physical damage to the purchased goods (see 2.0) is covered by another insurance, this insurance will provide cover only for any excess payable under your insurance with the other insurer.

4.0 Exclusions

The insurance does not cover loss or damage

4.1 owing to intentional or fraudulent actions on your part or to which you have contributed

4.2 owing to ordinary wear and tear

- 4.3 owing to inexplicable disappearance, for instance if you have forgotten, mislaid or lost the purchased goods without being able to find them again
- 4.4 owing to a defect in or fault with the purchased goods
- 4.5 owing to force majeure, including war, civil war, lockouts, strikes or sabotage
- 4.6 owing to nuclear damage of any kind
- 4.7 owing to your ignoring the instructions or recommendations of the manufacturer or distributor about the use or handling of the purchased goods
- 4.8 owing to dry-cleaning, dyeing or the like of clothes or materials
- 4.9 of/to the following types of goods:
- Notes, coins, cheques of any kind and negotiable documents
 - Animals and plants
 - Jewels, jewellery and watches unless worn by you when the insurance event took place.

5.0 Notification of claim

If you have suffered a loss because of an insurance event, you must report your claim to SOS International A/S as soon as possible by calling +45 70 10 50 50.

If the purchased goods are damaged while being in the care of a carrier, you must also report your claim to the carrier.

If there is a possibility that you may be able to hold a third party liable for damage, you must immediately take the requisite precautions to secure any claim against the third party. Once you have been compensated for the damage, Chartis Europe becomes subrogated to your rights towards the third party.

6.0 Claims procedure

If you want to report an insurance event, you must fill in and send a claims form to SOS International A/S.

- 6.1. To be eligible to receive compensation, you must document your purchase of goods by sending
- the receipt for the purchased goods
 - the receipt for your American Express Card transaction
 - a copy of your claims report to the carrier, if any, and a copy of your claims report to your household contents insurer and the insurer's statement of damages
 - a copy of the police report in case of theft.
- 6.2. Chartis Europe is under no obligation to pay compensation before the necessary investigations have been made and you have provided the necessary documentation. Chartis Europe decides what investigations are necessary.

7.0 Compensation for purchased goods

Chartis Europe is entitled to indemnify you by supplying you with goods of a similar type and condition as those damaged or stolen.

In case of damaged goods, Chartis Europe may decide to have the damaged goods repaired or to pay you an amount to cover the price of having the goods repaired (none of the options will exceed the sum insured). Chartis Europe pays you compensation by crediting your American Express Card with the amount outstanding or by sending you a cheque.

8.0 Sum insured

Purchased goods: At a maximum, DKK 8,000 per insurance event. Regardless of the number of insurance events, the total compensation amount cannot exceed DKK 200,000 within a single insurance year.

SECTION E - supplement purchase guarantee

Supplementary purchase guarantee

Cover	Green	Gold	Platinum
Supplementary purchase guarantee	-	+	+
Maximum compensation per damage or loss	-	50,000	50,000
Maximum compensation per year	-	50,000	50,000
Minimum purchase price	-	300	300
Payment by the card	-	+	+

1.0 Persons covered by the insurance

You are covered by the insurance if you are a holder of a valid American Express® Gold Card or The Platinum Card issued in Denmark by Danske Bank A/S. Any person receiving a present from you is also covered by the insurance provided you bought and paid for the present with your American Express Card.

1.1 Additional cards

- 1.1.1 American Express® Card (Green)
Supplementary purchase guarantee does not cover holders of American Express additional cards.
- 1.1.2 American Express Gold® Card
Supplementary purchase guarantee covers holders of American Express® Gold Card additional cards only if the additional card has been issued as part of a Danske Eksklusiv package.
- 1.1.3 The Platinum Card®
Holders of The Platinum Card® additional cards are covered by Supplementary purchase guarantee on the same terms and conditions as the primary cardmember (holder of The Platinum Card®).

1.2 Cover

- Provided that the entire purchase was paid for with your American Express Card, the insurance covers the following consumer electronics devices (hi-fi equipment, TV sets, game consoles, cameras, video cameras, DVD players/recorders, computers, GPS receivers and the like (see 1.4) and household appliances (washing machines, dryers, ovens, freezers, refrigerators and the like) located and bought in Denmark with a purchase price exceeding DKK 300 (VAT included, transport costs not included).
- 1.2.1 The insurance covers only new items purchased from a distributor registered for VAT or having a similar registration after 15 May 2007. The insurance covers from the time your right to rely on lack of conformity against the seller ceases under Section 83 of the Danish Sale of Goods Act (the purchase must be covered by the Danish Sale of Goods Act). This means two years, at the earliest, after title to the purchased item passed to you/the buyer.

If the distributor has extended the period for giving notice of lack of conformity under the Danish Sales of Goods Act, see Section 83 of the Danish Sale of Goods Act, the supplementary purchase guarantee applies, at the earliest, from the time the distributor's extended period for giving notice of lack of conformity expires. The insurance provides cover for a period of up to four years after title to the item passed to you/the buyer. If you cancel your credit card, items purchased with the credit card will

be covered, in accordance with these insurance conditions, for a period of up to 24 months after the expiry of the original right to rely on lack of conformity of the insured item.

The insurance covers malfunction, i.e. internal damage.

If you cancel your credit card, items purchased with the credit card will be covered, in accordance with these insurance conditions, for a period of up to two years after the expiry of the original right to rely on lack of conformity of the insured item.

1.3 Compensation

1.3.1 Chartis Europe's maximum limit of liability is DKK 50,000 per year, regardless of the number of claims, and compensation cannot exceed DKK 50,000 per claim. Under these insurance conditions, the insurance covers any purchase made with your American Express Card after 15 May 2007.

The maximum limit per claim is the purchase price of the insured item as it appears from the card receipt, regardless of whether the costs of repair or replacement exceed the original purchase price. If the costs of repair or replacement exceed the original purchase price, compensation is paid by crediting your card with an amount corresponding to the original purchase price less depreciation for the age of the item (VAT included, transport costs not included).

Chartis Europe is entitled to decide whether the compensation for a damaged item should be in the form of repair, cash compensation or a similar new or used item.

1.4 Exclusions

1.4.1 The insurance does not cover:

- Boats, cars, airplanes or other motor vehicles and/or integrated parts for these vehicles
- Oil and gas furnaces
- Mobile phones
- Electric tools and garden power tools (for instance hedge trimmers, drilling machines, screwdrivers, lawnmowers and the like)
- Items purchased for resale
- Items used for or intended to be used for commercial purposes
- Items that were used, damaged, seconds or showroom pieces at the time of purchase
- Items without a serial number from the original manufacturer
- Consumer goods, including – but not limited to – batteries, cables, fuses, filters, lamps, belts, bags, cassettes and the like.

1.4.2 The insurance does not cover defects due to:

- External events, now or in the past, which are, directly or indirectly, related to the transport, delivery or installation of the item insured
- Accidents, neglect, misuse, abuse, intentional damage, incorrect use, water damage, corrosion, battery leaks or force majeure
- Power failure, surge, insufficient or incorrect mains voltage or defects related to an electrical supply, connection or piping.

1.4.3 The insurance does not cover

- Product liability, business interruption or consequential loss
- Service, inspection or cleaning of the insured item, including soap dispensers or adjustments as intended made by you
- Repair of cosmetic damage if the function of the item is unaffected, for instance dents, damage to paint or product finish, scratches or rust
- Repair costs and other costs if Chartis has not approved the repair
- Any costs related to defective batteries (which should have been replaced by you), virus attacks (computers and the like), computer mice, laser pens, fuses and similar items/accessories
- Damage to property, transport costs or consequential loss in general.

1.4.4 Only the original item is covered by the insurance. This means that if the original item is replaced by another similar item at a later stage, the cover for the original and now replaced item ceases, and the new item will not be covered. To the extent that Chartis Europe has paid compensation, Chartis Europe is subrogated to your rights to damages from the person liable for the damage.

1.5 Claims procedure – insurance events should be reported to:

Name: SOS International A/S (insurance advisers)

Address: Nitivej 6, DK-2000 Frederiksberg

Tel.: +45 38 48 91 70, weekdays at 9.00-16.00

E-mail: skadeservice@sos.eu

1.5.1 Claims procedure

- You must notify SOS (insurance advisers) as soon as possible after you have become aware of the covered operational failure and before you proceed to repair the item
- You must send the purchase receipt and your bank account statement to SOS as confirmation of the purchase of the insured item
- When verifying that the claim is justified, SOS provides you with a name or a telephone number of a repair shop, or SOS arranges for the repair shop to call you
- All repairs must be carried out by an authorised repair shop as prescribed by SOS.

1.5.2 The claims form must contain the following information and enclosures:

- Policy no.
- A brief description of the claim
- A copy of the purchase receipt and a copy of your credit card statement to prove that the item/article was purchased with the card
- Any other documentation or information necessary for SOS to process your claim and calculate the correct compensation, for instance a repair estimate
- You can print the claims form from www.sos.eu.

1.6 Double insurance

If the interests covered by this insurance are also covered by other insurance policies excluding double insurance, this reservation applies to both insurance policies. In that case, liability is divided between the policies in accordance with the provisions of the two (or more) policies. However, you will not be entitled to higher compensation from two insurers jointly than you would have been from one insurance company.

If the compensation amount exceeds the sum insured of the individual policy but is below the total sum insured of the policies, liability is divided between the insurance companies in accordance with the respective sums insured.

1.7 Force majeure

The insurance does not cover losses incurred as a result of delays in the investigation of a claim, repairs or the payment of compensation arising out of war, war-like conditions, civil war, revolution or civil unrest or as a consequence of administrative intervention, strikes, lockouts or picketing etc.

1.8 General terms and conditions for Purchase protection benefit for credit cards

The Danish Insurance Complaints Board

If a dispute arises between you and Chartis about Chartis's decision, and you are not satisfied with the outcome of your enquiry to Chartis, you may submit a complaint to the Danish Insurance Complaints Board:

Ankenævnet for Forsikring (The Insurance Complaints Board)

Anker Heegaards Gade 2

DK-1572 Copenhagen V

Tel +45 33 15 89 00 (10:00am to 1:00pm)

Complaints must be submitted to the Insurance Complaints Board on a specific form. Submission of complaints is subject to a fee.

Law and venue

In addition to the conditions of this group insurance agreement, the insurance policy is governed by Danish law.



American Express Card Services

Danske Bank A/S, Holmens Kanal 2-12, DK-1092 København K.

Tlf. 70 20 70 97, Fax 33 11 80 65, www.americanexpress.dk