

A DANCENTER SAFETY INSURANCE OFFERS YOU MANY ADVANTAGES

Be insured in case of accidents – both before and during your stay in a holiday home.



• CANCELLATION INSURANCE

You may cancel if you or your spouse/cohabitant, family or travelling companion falls ill before the departure. The policy has no excess, and it also covers if, for example, you are given notice of dismissal or you are divorced before the departure.

• HOLIDAY COMPENSATION

Should you or your family/travelling companions fall ill during your stay in the holiday home and choose to discontinue your holiday, the rental payment will be refunded to you for unused days in the holiday home.

NEW DOG INSURANCE NOW AVAILABLE

You may cancel if your dog falls seriously ill before departure. If your dog falls ill during your stay in the holiday home, the dog insurance will cover examination by a vet.

Dog insurance: only DKK 190 per dog

(Dog insurance only available in combination with Safety insurance)

• SAFETY PACKAGE

24-HOUR MEDICAL SERVICE

During the rental period, you and your family/travelling companions have access to Gouda's 24-hour medical service in case of both moderate and serious illness. You can get advice and guidance about medical treatment and medicine.

24-HOUR CRISIS COUNSELLING

Should you, your family or travelling companions be exposed to a traumatic event during your stay in the holiday home, Gouda Alarm's crisis team will provide crisis counselling by telephone.

RECALL

Should something happen at home that requires your, your family's or your travelling companion's presence, e.g. hospitalisation or death of close relatives, fire, flooding or burglary in your own business or home, the Safety package covers reasonable and necessary expenses for your and one travelling companion's home journey.

Buy your safety insurance through DanCenter when you book your holiday home.

DANCENTER SAFETY INSURANCE – expanded cancellation insurance to give you peace of mind during and after your holiday.

§ 1 GENERAL TERMS

1 Insured persons

The persons appearing from the landlord's confirmation/rental agreement and the persons intended to stay in the holiday home are covered by this policy. In the following, these persons are referred to as the insured.

2 Insurance period

The cancellation cover enters into force on the date on which the premium is paid and ends at the start of the rental period. The safety package covers the time from the start of the rental period to the end of that period.

3 Payment of premium

Coverage under this policy is subject to the condition that the insured has paid the premium.

§ 2 CANCELLATION INSURANCE

1 Claims covered by the policy

The insurance provides cover if, within the policy period, the insured, his or her spouse/cohabitant, family or travelling companion is affected by one of the events listed below, and the stay in the holiday home cannot be carried through because of:

- Death
- Serious, acute illness
- Serious injury
- Sudden aggravation of an existing illness
- Vaccination intolerance
- Pregnancy occurring during the policy period
- Divorce

Or if:

- The insured's or travelling companion's home is subject to fire or burglary immediately before the departure
- Prior to departure, the insured's or travelling companion's private car is accidentally damaged to such an extent that the vehicle is not safe for the road, and repair cannot be completed before the commencement of the rental period
- The insured, his or her spouse/cohabitant or travelling companion is unexpectedly dismissed from his or her full-time job immediately before departure
- After having been dismissed from his or her full-time job, the insured, his or her spouse/cohabitant or travelling companion starts in a new job and cannot get time off for the trip

Family: parents, parents-in-law, children, foster children, grandchildren, children-in-law, sisters and brothers, sisters-in-law, brothers-in-law and grandparents.

Travelling companion: a person who has planned to stay in the holiday home together with the insured.

2 Compensation

2.1. In the event of cancellation, the policy covers the portion of the rental payment for which no claim for refund can be made against DanCenter and Danland.

2.2. In the event of delayed commencement of the stay in the holiday home due to any reason mentioned in clause 2, sub-clause (1) (Claims covered by the policy), or due to a delay of more than two hours caused by public transport, compensation will be granted for the documented additional costs of commencing the stay, but only up to a maximum amount corresponding to cancellation.

3 Claims procedure

The insured is obliged, as soon as possible after having learned of the event(s) necessitating cancellation, to give DanCenter and Danland notice of the cancellation.

Moreover, the insured must submit the insurance certificate and rental certificate to DanCenter and Danland

The insured must be able to document the reason for cancellation by:

A medical certificate

In the event of mental illness: psychiatrist's certificate

In the event of death, a death certificate

In the event of divorce: application for divorce

In the event of vehicle damage (comprehensive motor insurance): assessor's report/declaration from repair shop

In the event of damage to home: police report

In the event of employment termination: letter of termination from employer

In the event of new employment: employment documentation/declaration from employer

Delay caused by public transport: documentation of the delay

§ 3 HOLIDAY COMPENSATION

The policy covers

1 CURTAILMENT

In the event of curtailment of the stay in the holiday home due to an insurance event covered by the cancellation insurance (clause 2), the policy covers:

- Refund of the insured's rental payment for unused days in the holiday home. In the event of curtailment after 12 noon, the compensation will be calculated from the following day
- Expenses for unused transport.
- Additional travel expenses for premature home journey (maximum by plane, economy class)
- Return of car if the car is left in connection with travel curtailment

§ 4 SAFETY PACKAGE

24/7 MEDICAL SERVICE

During the stay in the holiday home, the insured has access to Gouda's 24-hour medical service in the event of both moderate and severe illness. The insured may receive advice and guidance on medical treatment and medicine.

24/7 CRISIS COUNSELLING

The safety package provides cover of up to DKK 1 million for the insured's expenses for crisis counselling at the place of the accident in the event that the insured has experienced

- (a) a major accident causing personal injury;
- (b) a violent traumatic event involving several people;
- (c) an assault;
- (d) a terror action, war or a war-like event;
- (e) hostage-taking;
- (f) a natural disaster.

The assistance is provided by Gouda Alarm's crisis team by telephone or on the site, and coverage is subject to the condition that Gouda's physician or psychologist estimates that crisis counselling is required.

RECALL

The safety package covers reasonable and necessary additional transport expenses – maximum economy class – for two persons covered by the policy in the event that an insured:

- a) is recalled to his or her home country because of serious acute illness/injury necessitating hospitalisation or causing the death of a spouse/cohabitant or family member of the insured.
- b) receives information about material damage caused by fire, flooding or burglary in the insured's private home or own business in the home country, or if there is a wildcat strike or fraudulent actions are committed in the insured's own business and the event requires the insured's personal and immediate presence.

Limitation of coverage:

- a) Gouda's liability for compensation is subject to the condition that the recall has been agreed with Gouda.
- b) The safety package only allows one recall per policy period for the person causing the recall.

The safety package does not cover:

- a) recall which will result in arrival home less than 12 hours earlier than the originally scheduled arrival;
- b) a return trip to the point of departure of the recall.

PLEASE NOTE

When an accident covered by clause 2 (Cancellation insurance) occurs, notification must be made immediately to DanCenter, Lyngbyvej 20, DK-2100 Copenhagen Ø, Denmark. When the claim form has been registered, DanCenter will forward the form to Gouda Rejsforsikring, Copenhagen, which handles the claim and pays compensation, if any.

See next page for terms and prices of the DanCenter Dog Insurance

DANCENTER DOG INSURANCE

§ 1 GENERAL TERMS

1 Insured persons

The persons appearing from the landlord's confirmation/rental agreement and the persons who intend to stay in the holiday home are covered by this policy. In the following, these persons are referred to as the insured. In addition, this policy covers one dog belonging to one of the insured persons.

2 Insurance period

The policy enters into force from the date on which the premium is paid and ends at the start of the rental period. Clause 3 Holiday compensation and clause 4 Dog health insurance cover the time from the beginning of the rental period until the end of the rental period.

3 Extended cover

The insurance is an extension to DanCenter's Safety insurance and can only be purchased together with the Safety insurance Policy.

4 Payment of premium

Coverage under this policy is subject to the condition that the insured has paid the premium.

§ 2 CANCELLATION INSURANCE

1 Claims covered by the policy

The insurance provides cover in the event that the stay in the holiday home cannot be carried through because the insured's dog suffers serious acute illness or injury or dies.

2 Compensation

In the event of cancellation, the policy covers the portion of the rental payment for which no claim for refund can be made against DanCenter.

3 Claims procedure

The insured is obliged, as soon as possible after having learned of the event necessitating cancellation, to give DanCenter notice of cancellation.

The insured must submit the insurance certificate and rental confirmation to DanCenter and must be able to document the reason for the cancellation by a vet certificate.

§ 3 HOLIDAY COMPENSATION

The policy covers

1 HOLIDAY COMPENSATION

In the event of curtailment of the stay in the holiday home due to an insurance event covered by the cancellation insurance (clause 2), the policy covers:

- Refund of the insured's rental payment for unused days in the holiday home. In the event of curtailment after 12 noon, the compensation will be calculated from the following day
- Expenses for unused transport.

§ 4 DOG HEALTH INSURANCE

The policy covers

1 Compensation

If the insured's dog suffers acute illness during the rental period, the policy covers vet treatment by up to DKK 3,500. In the event of hospitalisation, however, the policy covers treatment by up to DKK 7,000, including any prior vet treatment.

2 Exceptions

The insurance does not cover expenses in connection with

- illness existing or being examined at the beginning of the rental period;
- vaccinations or other forms of preventive treatment;
- alternative therapy;
- transport to the place of treatment;
- rehabilitation, massage, physiotherapy, etc.;
- castration/sterilisation, unless such surgery was necessitated by illness/injury arising during the rental period;
- congenital diseases and genetically determined diseases;
- illness/injury covered by a dog-owner's third party liability insurance;
- intentional or unintentional mating and its consequences;
- dogs that are not ID tagged and do not have the blue EU pet passport.

3 Claims procedure

Illness or injury

If the dog becomes ill or is injured, you must send the original and signed vet bill to Gouda. The DanCenter booking number must appear from the bill. The vet must clearly state

- the dog's identity (registration number/chip number, race, name, gender, age);
- date of treatment; and
- the specified diagnosis and substance of the treatment/examination.

Documentation

If we need information and documentation for the assessment and treatment of the injury/illness claimed, e.g. from the vet, the insured must obtain and send it to Gouda for the insured's own account.

PLEASE NOTE

When an incident covered by clauses 2 and 3 occurs, notification must be made immediately to DanCenter, Lyngbyvej 20, DK-2100 Copenhagen Ø, Denmark. When the claim form has been registered, DanCenter will forward the form to Gouda Rejsforsikring, Copenhagen, which will handle the claim and pay compensation, if any.

BUY YOUR SAFETY INSURANCE WHEN YOU BOOK YOUR HOLIDAY HOME – AND BE 100% SAFE

DKK Rental payment up to:	1,500	3,000	5,500	11,000	18,500	26,000	More than 26,000
Safety insurance premium 2012	116	137	240	311	401	625	3.4%
Dog insurance per dog	190	190	190	190	190	190	190

(Dog insurance is only available in combination with Safety insurance)

URGENT claims are handled by the Gouda Alarm Centre, which can be contacted at:

Gouda Alarm Centre

Tel.: (+45) 33 15 60 60

Fax: (+45) 33 15 60 61

E-mail: alarm@gouda.dk

Gouda Rejseforsikring

Sejrøgade 7 • DK-2100 Copenhagen Ø

Tel.: (+45) 88 20 88 20

Fax: (+45) 88 20 88 21

E-mail: gouda@gouda.dk

www.gouda.dk

CVR no.: 18 21 45 71

Branch of: Goudse Schadeverzekeringen

N.V. Gouda, The Netherlands

Reg. no. 29012404

COMPLAINTS

Insurance Complaints Board

Anker Heegaardsgade 2,

DK-1572 Copenhagen V • Tel. (+45) 33 15 89 00

– weekdays between 10 a.m. and 1 p.m. Complaints must be filed using a special complaints form which can be ordered from *Gouda*, the Danish Insurance Complaints Board or the Danish Insurance Information Service, Philip Heymans Allé 1, DK-2900 Hellerup. Tel.: (+45) 41 91 91 91.

Venue

Any legal action against *Gouda* must be brought before the Copenhagen City Court or before the High Court of Eastern Denmark in Copenhagen.

Gouda Travel Insurance is one of Denmark's largest travel insurance companies and was established in Denmark in 1994. Gouda Travel Insurance is part of the Dutch insurance group De Goudse N.V., which was founded in the Netherlands in 1924. In the Nordic region, Gouda Travel Insurance has 120 employees, who are all specialists in travel and expat insurance. The office in Copenhagen is the head office for the group offices in Norway, Sweden and Finland.

DanCenter's Extended Contents/Liability Insurance

From 2011, the tenant is co-insured under DanCenter's extended contents/liability insurance policy, which covers damage which is caused to buildings and contents during the rental period, and which is not usually covered by the landlord's general insurance policy.

1.1 Scope of cover:

The insurance policy covers the liability assumed by the co-insured tenant under the rental agreement for damage caused during the rental period to household contents and buildings in the rented holiday home. The policy only covers damage which is not usually covered by the landlord's general buildings and contents insurance. It is a condition that the landlord has a general insurance policy that covers other damage or loss, such as damage caused by fire, burglary or water.

1.2 Exceptions

This insurance does not cover, for example:

- a) Normal wear and tear, cracks and scratches, soiling or gradual deterioration;
- b) Theft committed by the co-insured tenant or the tenant's guests;
- c) Damage caused intentionally;
- d) Damage caused by the co-insured during self-induced influence of drink or drugs or other intoxicants, when such influence is an important contributory cause of the damage;
- e) Bicycles and vessels, including windsurfers – equipment, rowboats, canoes and kayaks as well as parts for such vessels;
- f) Cosmetic damage to sanitary installations, including spas and bubble baths;
- g) Damage or loss covered by the landlord's general insurance (e.g. damage caused by fire, burglary or water).

1.3 Sum insured:

The insurance policy covers up to the same level as the landlord's own general buildings and contents insurance.

1.4 Excess

The excess is DKK 1,000.00 for each claim.

1.5 Acceptance of claim for compensation:

The company is only obliged to pay for costs paid with the company's acceptance. The co-insured tenant's acceptance or payment of a claim for compensation implies no obligation for the company. By accepting liability, the co-insured risks having to bear the costs of the compensation.

1.6 Claims procedure:

The co-insured must immediately notify DanCenter of any loss, injury or damage and submit the necessary documentation.

1.7 Double insurance:

The policy does not cover expenses covered by other insurance.