

Commercial UW

POLICY CANCELLATION INSURANCE

Codan Partner - Sommerhus

Date of issuance of policy: 18 December 2024

Insurer: **Codan Forsikring – a part of Alm. Brand Forsikring A/S**

CONDITIONS:

Sanctions clause

Codan Forsikring A/S and/or its subsidiaries/branches do not cover and are under no obligation to pay any claim or make any other payments under the insurance if the payment of such insurance coverage, the payment of such claim or the provision of such insurance monies would expose Codan Forsikring A/S and/or its subsidiaries/branches to any sanction, prohibition or restriction adopted by the United Nations (UN), the European Union (EU), the United Kingdom or the USA.

1. Introductory provisions

Applicable from 13 May 2011.

1.0 Who is insured?

The insured are the persons named in the policy/premium invoice or the tour operator's confirmation or the group of persons defined in the insurance certificate if the insurance premium has been paid (hereinafter "the insured").

1.1 When does the insurance begin and end?

The insurance covers from the date of payment of deposit/rent amount to the rental agency and until the beginning of the rental period. However, interruption is covered until the end of the term of the rental agreement.

2. Excess waiver cancellation insurance

2.0 Which types of claims are covered by the insurance?

The insurance covers situations in which completion of the scheduled trip is not reasonable, when the insured or a risk person is affected by one of the following events during the period covered by the insurance:

- Death
- Acute illness/injury
- The insured's dog is affected by acute illness/injury
- Acute deterioration of existing illness
- The insured develops a vaccine-induced allergic reaction
- Pregnancy
- Substantial damage to property belonging to the insured caused by fire, acts of God or an intentional criminal act committed by a third party
- The insured's loss of employment or an accompanying risk person's loss of employment due to unexpected termination of employment by the employer attributable to operational conditions
- The insured's or a fellow traveller's taking up employment if the person in question was unemployed when the trip was booked, and the job centre has approved the trip
- Late arrival due to a close relative's acute illness/injury

Risk persons are defined as:

1. The insured's close relatives
2. One of the insured fellow travellers
3. Persons having under their care non-accompanying minors or relatives requiring care
4. Persons who, together with an insured, have booked and insured the trip and their relatives

2.1 What does the insurance cover?

1. If the trip is not commenced, the insurance covers the expenses payable by the insured to the rental agency under the rental agreement.
2. In the event of late arrival for the trip due to the causes mentioned in clause 2 (Which types of claims are covered by the insurance?), the insurance covers any unused days of holiday at the price of the trip per day. A day of holiday will only be considered to be unused in case of arrival after 12:00 noon.
3. In the event of late arrival due to a public transport delay having a duration of more than two hours, the insurance covers the documented additional expenses to commence the trip – such amount not to exceed the cost of cancelling the entire trip.

2.2 Conduct in a claims event

Codan's liability to pay compensation is conditional on the insured:

1. immediately after the claims event has occurred cancelling the trip to keep the cost of cancellation as low as possible;
2. submitting the rental agreement from the rental agency;
3. obtaining from a treating doctor a medical certificate with a diagnosis (payable by the insured) and on request providing Codan's medical doctors access to all relevant medical records, including information about past illnesses. In the event of interruption, the insured must consult a doctor at the place of sojourn before leaving. In the event of death, a copy of the death certificate must be enclosed;
4. submitting a copy of the notice of termination in the event of loss of employment;
5. submitting a confirmation from the job centre of acceptance of the booked trip as well as the new employment contract as proof of the new employment relationship on taking up employment;
6. obtaining from a treating veterinarian a medical certificate with a diagnosis (payable by the insured);
7. Exclusion: The insurance does not cover prepaid hotel and transport expenses in connection with late arrival.

3. Extended cover – interruption

In addition to the cover described in clause 2 "Excess waiver cancellation insurance", the insurance covers:

3.0 Interruption

In the event of interruption of a holiday due to one of the causes mentioned in clause 2.1, the insurance covers any unused days of holiday at the price of the trip per day. In the event of interruption after 12:00 noon, compensation will be paid from the next day. The insurance also does not cover any transport used.

3.1 Conduct in a claims event

In the event of a claim, the insured must immediately file a report with the rental agency with the required documentation attached.

3.2 Double insurance

The insurance does not cover expenses covered by other insurance.

4. General provisions

4.0 Complaints Board

In the event of any disagreements between the insured and Codan about the insurance, and if a second enquiry to Codan fails to produce a satisfactory result, the insured may file a complaint with:

Ankenævnet for Forsikring
Anker Heegaards Gade 2
DK-1572 Copenhagen V
Denmark
Tel. +45 33 15 89 00 (between 10:00 a.m. and 1:00 p.m.)

Complaints to the Complaints Board must be filed on a special complaints form, and a small fee must be paid.

The complaints form and giro form for payment of the fee may be obtained from:

- a) Codan
- b) the Danish Insurance Complaints Board;
- c) Forsikringsoplysningen
Amaliegade 10
DK-1256 Copenhagen K
Denmark
Tel. +45 33 13 75 55 (between 10:00 a.m. and 4:00 p.m.)

4.1 Jurisdiction and venue

Legal actions against Codan may be instituted before the insured's home court or before the District Court of Copenhagen or the Danish Eastern High Court.

Note

In the event of an accident, a report must be filed with the rental agency immediately. After registration of the claims report, the rental agency will send the claims report to Codan for claims processing and payment of compensation, if relevant.

4.2 Definition

- Acute illness/injury. Acute coverable illness/injury means a newly developed illness/injury, reasonable suspicion of a newly developed serious illness or an unexpected deterioration of a pre-existing or chronic illness.
- Close relatives. Close relatives means spouse, cohabitant, children, stepchildren, foster children, parents, stepparents, foster parents, siblings, stepsisters and stepbrothers or foster sisters and foster brothers.
- Price of trip per day. Price of trip per day means the rental amount divided by the duration of the trip in days (day of departure and day of arrival home are considered as one day).