

- b) Theft committed by the Insured or by his/her guests.
- c) Damage caused by dogs or other pets.
- d) Bicycles and vessels, including windsurfers, rowing boats, canoes and kayaks, as well as their component parts.
- e) Cosmetic damage to wash basins, including spas and whirlpools.
- f) Damage to swimming pools and the water contained therein.

3.3 Assessment of compensation:

- a) For totally damaged items, compensation is assessed in accordance with the following principles: For items, which are less than 2 years old and were otherwise unblemished prior to the occurrence of the damage, compensation is paid at the replacement cost of a comparable new item. For items, which are more than 2 years old, the compensation is assessed on the basis of the replacement cost of a comparable new item (antiques – comparable second hand item), with a deduction of 10% per commenced year in compliance with the age of the items. However, compensation for such items must amount to a minimum of 20 % of the replacement value (antiques to a minimum of 50 % of the replacement cost).

- b) Europæiske can choose to have the damaged items repaired or to pay an amount corresponding to the depreciation in value.
- c) Europæiske is entitled, but not under any obligation, to replace the items in kind.

3.4 Admitting a claim

Europæiske is obliged to pay only such costs, which are incurred with its approval. The Insured's admission or payment of a claim shall not render Europæiske liable to pay compensation. By admitting a claim, the Insured risks having to bear the costs himself/herself.

3.5 Claims procedure

In case of any loss or damage, the Insured shall notify the rental agency immediately. Subsequently, documentation/a completed claims form shall be sent to the rental agency. The Insured and the rental agency are under an obligation to provide all the information required to assess the claim and to notify Europæiske of any policy taken out with another insurance company.

4. GENERAL CONDITIONS

4.1 General exceptions

The Policy does not cover claims due to, arisen as a consequence of:

- a) Liability for damage caused with intent or by gross negligence.
- b) Alcohol- narcotic and/or abuse of medicine or
- c) Self-induced intoxication and in the event that the Insured's resultant condition was a contributor to the damage.

4.2 Sum Insured

The sums insured and part sums stated in the conditions for each individual cover limit Europæiske's liability to pay compensation in all insurance events occurring during the insurance period/package tour.

4.3 Multiple Insurance

The policy does not cover expenses covered by any other insurance.

4.4 Recourse

If a claim is covered in pursuance of the present insurance, Europæiske enters into all the Insured's rights.

4.5 Insurance Complaints Board

If any dispute or controversy arises between the Insured and Europæiske in connection with the insurance, and if a renewed appeal to Europæiske does not result in a satisfactory outcome, the Insured may lodge a complaint with: The Insurance Complaints Board, 2, Anker Heegaards Gade, DK-1572 Copenhagen V, Telephone: +45 33 15 89 00 (between 10 a.m. and 1 p.m.).

Complaints to the Insurance Complaints Board must be submitted on a special form, and the Insured is charged a minor fee. The complaints form and giro transfer form for the payment of the fee are obtainable from:

- a) Europæiske's head office
- b) The Insurance Complaints Board
- c) „Forsikringsoplysningen“ (a public insurance information service), Amaliegade 10, DK-1256 Copenhagen K, Telephone: +45 33 13 75 55 (between 10 a.m. and 4 p.m.)

4.6 Legal venue

Proceedings against Europæiske Rejseforsikring A/S will be brought before the Copenhagen City Court or the Eastern Division of the Danish High Court, Copenhagen, Denmark. Disputes arising from the present insurance must be settled according to Danish legislation.

4.7 Stamp duty

Stamp duty is payable in accordance with section 70 of the Danish Stamp Duty Act.

4.8 Definitions

For the purposes of this insurance the below mentioned words shall be defined as follows:

- Acute illness
An acute illness entitled to cover under the terms of this policy is taken to mean a newly occurring serious illness or an unexpected deterioration of an existing or chronic illness.
- Household contents.
Articles belonging to the normal equipment of a private household including carpets. Buildings and walls and fixtures are not household effects - however, kitchen tabletops are considered as household contents.
- Special private household contents:
Antiques, tape recorders, record and cd-players or the like, MP-3, compact discs and mini discs, amplifiers, loudspeakers, works of art, paintings, music instruments, radio-, DVD and television sets with accessories and Oriental rugs.
- Cover for windows and wash basins. This covers is defined as the breaking of any window glasses in the building, ceramic hotplates, bowls, cisterns, washbasins and spas, whirlpools and ordinary bath tubs.

In the event of litigation, the original Danish version of the above conditions is the solely valid version.

The insurance has been written with

Europæiske Rejseforsikring A/S,
3, Frederiksberg Allé, DK-Copenhagen V
Telephone: +45 33 25 25 25 (between 9 a.m. and 4 p.m.)
Fax +45 33 27 82 77 – e-mail address info@europaeiske.dk.

E6 | 06.09

EUROPÆISKE FERIEBOLIGFORSIKRING

Afbestillings- og indbo-ansvarsforsikring

Forsikringsbetingelser nr. 39 I A 3. udgave - I tilslutning til Forsikringsaftaleloven i Danmark

DK/UK

I HVILKE DÆKNINGER INDEHOLDER FORSIKRINGEN

Forsikringen består af følgende dækninger:

- afbestilling/afbrydelse af lejemålet/pakkerejsen ved akut sygdom, tilskadecomst eller død (se venligst punkt 2) og ansvar for ødelagt indbo (se venligst punkt 3).
- Hvem dækker forsikringen

1.0 Hvem dækker forsikringen

Antal personer anført på lejebeviset/kontrakten. Herefter kaldet sikrede.

1.1 Forsikringsperioden

Afbestilling (pkt. 2): Dækker fra det tidspunkt betaling af depositum/lejeløb til udlejningsbureauet sker, og indtil lejeperiodens/pakkerejsens påbegyndelse. Afbrydelse (pkt. 2) og Ansvar for ødelagt indbo (pkt. 3): Dækker i lejeperioden/under pakkerejsen. Uanset om lejeperioden i den samme feriebolig er opdelt i to eller flere lejeperioder, er der tale om en og samme forsikringsperiode.

2 AFBESTILLING ELLER AFBRYDELSE AF LEJEMÅLET

2.0 Forsikringssum

Lejemålets/pakkerejsens pris eksklusiv forsikringspræmie.

2.1 Hvilke skadetilfælde dækker forsikringen?

Forsikringen dækker i tilfælde af, at sikrede ikke kan påbegynde eller gennemføre lejemålet/pakkerejsen som følge af, at sikrede eller dennes ægtefælle eller samlever, forældre, søskende eller børn rammes af død eller alvorlig akut sygdom eller tilskadecomst, brand eller indbrud i sikredes private bolig eller virksomhed umiddelbart inden afrejsen, arbejdsgivers uventede opsigelse af sikrede eller sikredes påbegyndelse af nyt job i forbindelse med uventet opsigelse, der betyder, at sikrede ikke har mulighed for at afholde ferie i lejeperioden/pakkerejsens varighed.

2.2 Hvilke udgifter dækker forsikringen?

Afbestilling
Forsikringen dækker den del af sikredes betaling, som udlejningsbureauet ifølge aftalen har krav på, når opholdet/pakke-rejsen afbestilles i forsikringsperioden

Afbrydelse

Forsikringen dækker sikredes betaling for de dage opholdet/pakkerejsen ikke benyttes - dvs. fra dagen efter afrejse fra ferieboligen.

2.3 Undtagelser - se endvidere pkt. 4.1

Forsikringen dækker ikke, såfremt sygdommen eller tilskadecomsten, der er årsag til afbestillingen/afbrydelsen, var tilstede ved tegningen af forsikringen.

2.4 Selvrisiko

Ved enhver afbrydelse i lejeperioden/ under pakkerejsen betales en selvrisiko på 25 % af det resterende lejeløb.

2.5 Særlige bestemmelser

Såfremt den person, der er årsag til afbestillingen/afbrydel-

sen, er fyldt 75 år, er Europæiskes erstatningspligt begrænset til max. DKK 10.000,- pr. lejemål/pakkerejse, uanset at den tegnede forsikringssum er højere.

2.6 Forhold i skadetilfælde

I ethvert tilfælde af skade skal sikrede straks underrette udlejningsbureauet.

Sygdom/tilskadecomst/død

Det er en betingelse for Europæiskes erstatningspligt, at sikrede fra behandlende læge på stedet fremskaffer lægeerklæring med diagnose, samt at sikrede på anmodning giver Europæiskes læge adgang til alle relevante sygejournaler, herunder oplysninger om tidligere sygdomsforløb. Ved afbrydelse skal sikrede søge læge på opholds-stedet inden afrejse.

Brand eller indbrud

I tilfælde af brand eller indbrud skal politirapport vedlægges.

Arbejdsløshed

Ved arbejdsløshed indsendes kopi af opsigelsesskrivelse. Ved påbegyndelse af nyt job skal kopi af ansættelsesaftale fremsendes.

3 ANSVAR FOR ØDELAGT INDBO

3.0 Forsikringssum

Forsikringen dækker med op til DKK 50.000,- for skade på indbo opstået i forsikringsperioden. Særlig privat indbo dækkes dog kun op til DKK 10.000 pr. forsikringsbegivenhed.

3.1 Dækningens omfang

Forsikringen dækker det erstatningsansvar, som sikrede i henhold til lejeaftalen pådrager sig for skader forvoldt i forsikringsperioden på indboet i den lejede feriebolig, herunder skade på ruder og kummer.

3.2 Undtagelser - se endvidere pkt. 4.1

Erstatning ydes ikke for:

- a) Almindelig slitage, ridser, skrammer, tilsmudsning eller gradvis forringelse.
- b) Tyveri begået af sikrede eller dennes gæster.
- c) Skade forvoldt af hunde eller andre husdyr.
- d) Cykler og søfartøjer, herunder windsurfere, robåde, kanoer og kajaker samt dele hertil.
- e) Kosmetiske skader på kummer, herunder spa- og boblebad.
- f) Skade på swimmingpools og vandet heri.

3.3 Erstatningens beregning

Erstatningen for totalskadede indbogenstande opgøres efter følgende principper: Genstande, der er mindre end 2 år gamle, og som i øvrigt var ubeskadigede, før skaden skete, erstattes med genanskaffelsesprisen for tilsvarende nye genstande. For genstande, der er mere end 2 år gamle, opgøres erstatningen på grundlag af genanskaffelsesprisen

- for tilsvarende nye genstande (antikviteter - tilsvarende brugte genstande) med fradrag af 10% pr. påbegyndt år i henhold til genstandenes alder: Erstatningen vil for disse genstande som minimum udgøre 20 % af nyværdi (antikviteter minimum 50% af genanskaffelsesprisen).
- b) Europæiske kan vælge at lade beskadede genstande reparere eller udbetale et beløb svarende til værdiforringelsen.
- c) Europæiske er berettiget, men ikke forpligtet til at erstatte in natura.
- 3.4 Anerkendelse af erstatningskrav**
Europæiske er kun forpligtet til at betale for omkostninger, der er afholdt med selskabets godkendelse. Sikredes anerkendelse eller betaling af et erstatningskrav forpligter ikke Europæiske. Ved at anerkende erstatningsansvaret, risikerer sikrede selv at skulle betale.
- 3.5 Forhold i skadetilfælde**
I ethvert tilfælde af skade skal sikrede straks underrette udlejningsbureauet. Skadeanmeldelse samt eventuel dokumentation indsendes herefter til udlejningsbureauet. Sikrede og udlejer har pligt til at give alle informationer; der kan belyse sagen samt oplyse om eventuel forsikring i andet selskab.
- 4 GENERELLE BESTEMMELSER**
- 4.1 Generel undtagelse**
Forsikringen dækker ikke skadetilfælde der vedrører; skyldes eller er opstået som følge af
- a) forsæt eller grov uagtsomhed,
b) alkohol-, narkotika- og/eller medicinmisbrug eller
c) selvforskyldt beruselse, og beruselsen er en medvirkende årsag til skaden.
- 4.2 Forsikringssum**
De forsikringssummer og delsummer; der er anført i betingelserne for de enkelte dækninger; danner grænsen for Europæiskes erstatningspligt for alle forsikringsbegivenheder; der indtræder i forsikringsperioden.
- 4.3 Dobbeltforsikring**
Forsikringen omfatter ikke erstatningskrav, der er dækket af anden forsikring.
- 4.4 Regres**
I tilfælde af udbetalinger i medfør af denne rejseforsikring indtræder Europæiske i alle sikredes rettigheder desangående.
- 4.5 Ankenævn**
Er sikrede uenig i Europæiskes afgørelse og fører fornyet henvendelse til Europæiske ikke til andet resultat, kan sikrede klage til: Ankenævnet for Forsikring
Anker Heegaards Gade 2, 1572 København V, Tlf: 33 15 89 00 (mellem kl. 10.00 og 13.00). Klagen skal sendes til ankenævnet på et særligt klageskema, og sikrede skal betale et mindre gebyr; Klageskema og girokort til brug for gebyrindbetaling kan rekvireres hos:
- a) Europæiske,
b) Ankenævnet for Forsikring
c) Forsikringsoplysningen, Amaliegade 10, 1256 København K
Tlf. 33 13 75 55 (mellem kl. 10.00 og 16.00).

- 4.6 Værneting**
Søgsmål mod Europæiske skal anlægges ved eget hjemting eller ved byretten eller ved Østre Landsret i København, Danmark.
- 4.7 Stempelafgift**
Stempelafgiften berigtiges efter stempel-lovens §70.
- 4.8 Definitioner**
Til brug for denne forsikring defineres neden nævnte ord som følger:
- akut sygdom. Ved akut dækningsberettiget sygdom forstås en nyopstået sygdom, en begrundet mistanke om en nyopstået alvorlig sygdom, eller en uventet forværring i en bestående eller kronisk sygdom.
 - indbo. Ved indbo forstås genstande, der hører til en privat boligs normale udstyr; herunder løse guldølapper; Bygninger samt mur og nagelfaste bygningsdele er ikke indbo - dog betragtes køkkenbordsplader som indbo.
 - særlig privat indbo. Ved særlig privat indbo forstås antikviteter; bånd, plade- og cdafsplidere og lignende, MP-3, compact discs og minidisks, forstærkere, højttaleranlæg, kunstværker; malerier; musikinstrumenter; radio, DVD- og tv-apparater med tilbehør samt ægte tæpper.
 - Rude- og kummedækning. Ved rude- og kummedækning forstås alene brud på bygningens rudeglas, glaskeramiske kogeplader; toiletkummer; cisterner; håndvaske og spabadekar; boblebadekar og alm. badekar.

Forsikringen er tegnet hos

Europæiske Rejseforsikring A/S
Frederiksberg Alle 3, 1790 København V
Tlf. 33 25 25 25 (mellem kl. 9.00 og 16.00)
Fax 33 27 82 77
E-mail info@europaeiske.dk

EUROPÆISKE'S INSURANCE FOR HIRER OF HOLIDAY HOME Cancellation and Household Contents Insurance

Policy Conditions No. 391 A - In compliance with the Danish Insurance Contracts Act.

- I Which types of cover does the policy contain?**
The insurance contains the following covers:
- cancellation/curtailment of the hiring agreement/the package tour in case of acute illness, injury or death (please see section 2) and
 - liability insurance: household contents (please see section 3)
- I.0 Who is covered by the policy?**
The number of persons stated in the hiring agreement/ booking confirmation, hereafter called the Insured
- I.1 Insurance period**
Cancellation (section 2):
The policy provides cover from the time of payment of the deposit/rental to the rental agency until the commencement of the rental period/package tour.
Curtailment (section 2) and Liability for Damaged Household Contents (section 3):
The policy provides cover during the rental period/package tour. Irrespective of whether the rental period for the same holiday home is divided into two or more rental periods, there will be no more than one insurance period.
- 2. CANCELLATION OR CURTAILMENT OF THE HIRING AGREEMENT**
- 2.0 Sum insured**
The price of the hiring of the holiday home/package tour exclusive of the insurance premium.
- 2.1 Which claims events are covered by the policy?**
The Policy covers when the Insured is unable to commence or carry through the hiring agreement/package tour due to one of the following events: death of the Insured or his/her spouse or cohabitee, parents, sister, brother or child, or any serious, acute illness or injury suffered by such person which requires hospitalization, confinement to bed or comparable treatment ordered by a physician, fire or burglary at the Insured's private residence or place of business immediately prior to departure, unexpected dismissal of the Insured or the Insured's commencement of a new job in connection with the unexpected dismissal, which makes it impossible for the Insured to go on holiday during the rental period/the duration of the package tour.
- 2.2 Which expenses are covered by the policy?**
- Cancellation**
The insurance covers the portion of the rental payment to which the rental agency according to the rental agreement is entitled when the holiday home/package tour is cancelled during the insurance period.
- Curtailment**
The insurance covers the portion of the rental payment for the holiday home/package tour; which remains unused, i.e. from the day after the Insured departs from the holiday home.
- 2.3 Exclusions – cf. section 4.1.**
The Policy does not provide cover if the illness or injury giving rise to the cancellation/curtailment existed when the Policy was taken out.
- 2.4 Deductible**
In the event of curtailment during the lease/the package tour; the Insured must pay a deductible of 25 % of the remaining rental payment.
- 2.5 Special provisions**
In the event that the person who is the cause of the cancellation/curtailment has reached the age of 75, Europæiske's liability to pay compensation is limited to max. DKK 10,000 per hiring agreement, regardless of whether the sum insured is higher.
- 2.6 Claims procedure**
In case of any loss or damage, the Insured is obliged to notify the rental agency immediately.
Illness/Injury/Death
It is a condition for Europæiske's liability to pay compensation that the Insured procures a medical certificate stating the diagnosis from the attending physician at the location/ destination and that the Insured upon request grants Europæiske's physician access to all relevant medical reports including information on previous ailments. In the event of curtailment, the Insured must consult the physician at the location/destination before departure.
Fire or Burglary
In the event of fire or burglary; the completed claims form shall be accompanied by a police report.
Unemployment
In the event of unemployment a copy of the written notice must be submitted. In the event of commencement of a new job a copy of the employment contract must be submitted.
- 3 LIABILITY INSURANCE: HOUSEHOLD CONTENTS**
- 3.0 Sum Insured**
The Policy provides cover for the liability to pay compensation up to DKK 50,000 for damage to the household contents caused during the period of cover. However; special private household contents are covered up to max. DKK 10,000 per insurance event.
- 3.1 Scope of cover**
The Policy provides cover for the liability to pay compensation which the Insured, in accordance with the terms of the hiring agreement, incurs as a result of damage caused during the period of cover to the contents of the holiday home, including damage to window panes and wash basins.
- 3.2 Exclusions – (cf. section 4.1.)**
No compensation is paid for:
- a) Ordinary wear and tear; scratches, smudging or gradual deterioration.