

Young Living

– Insurance for young adults aged 18-34

Young Living is an insurance package that covers your most important insurance needs as a young adult. The package includes Travel and Accident insurances, plus a voluntary insurance of household goods.

Base Travel & Accident

Base Travel & Accident covers trips all over the world with a duration up to 45 days, also including day trips, regardless of any overnight accommodation. Cancellation, delayed or lost luggage, travel delay and sickness/hospitalization during travel, legal aid and personal liability are all included. There is no deductible, except 2.000 kroner when repeated loss of or damage to mobile phone within three years.

You can extend the Base coverage with one or more of the following additions:

- **More Travel** – extends travel duration up to 90 days
- **More Sport** – extends the sum limit and covers hiring replacementssports equipment in the event of delayed checked luggage

Base Stuff & Rights

Base Stuff & Rights covers damage sustained to household goods. Damage caused by fire, water hazards, electrical phenomenon, nature damages and theft are covered. Legal aid and personal liability is included. You can choose between 300.000 and 500.000 kroner as insured amount. The deductible is 3.000 kroner.

The Base coverage can be extended:

- **More Stuff** – Better coverage for your bike, small electronics and includes damages sustained during moving. Lowers the deductible to 1.000 kroner.

The insured/policyholder must be member of the Norwegian Social Security / Norwegian citizen with social security number/Permanent resident of Norway. The insurance can be purchased to cover one or two persons. Children of the insured are included in their parents' insurance policy.

Disclaimer

The information given above is a simplified representation of the insurance terms. Tryg Forsikring takes reservations regarding any errors and misconceptions. Refer to Tryg Forsikring or www.tryg.no for complementary/additional information.

Information about Nordea as intermediary for Tryg Forsikring

Information according to regulations on Insurance Mediation of 9. December 2005 § 3-1 (given with Pursuant to the Act on Insurance Mediation of 10. June 2005 nr 41 § 7-7 cf. §5-4).

Nordea Bank Norge ASA, Postbox 1166, Sentrum, 0107 Oslo, org.number: No 911044110 is registered as intermediary for Tryg Forsikring, Postbox 7070, 2020 Bergen, org.number: No 989563521, branch of Tryg Forsikring A/S with cvr-number: 24260666. An overview of Tryg Forsikring's insurance agents can be found on www.tryg.no. Nordea Bank Norge ASA does not convey insurance for any other insurance companies than Tryg Forsikring. Nordea Bank Norge ASA and Tryg Forsikring does not have any direct or indirect interests that exceeds 10 % in each other's companies. Nordea Bank Norge receives commission from Tryg Forsikring for every sale of insurance policies on their behalf. The commission rates are 20 % for car insurance and 30 % for other products the first year, then 2% - 8%, of yearly premium paid. The variable part of the commission is calculated in arrears based on a specified improvement of the portfolio's loss ratio every year. In addition to this, Nordea gets 5% referral commission based on the first year's

premium for customers referred to Tryg. Nordea's commission does not affect the price of the insurance policy.

If you are dissatisfied with the casework or the claims settlement in relation to your insurance policy, contact Tryg Forsikring at 04040. If the contact with Tryg Forsikring is unsuccessful, or direct contact with Tryg is unwanted by any reason, you can approach the Norwegian Financial Services Complaints Board (Finansklagenemnda), Postbox 53 Skøyen, 0212 Oslo, telephone 23131960. The Board's task is to assist consumers and traders who cannot come to an agreement with their insurers regarding settlements or policy questions. In the event of a dispute between the parties, the case can be brought before the Norwegian Financial Services Complaints Board. As long as the Board is processing the dispute, none of the parties can bring the case before the courts.