

Business travel accident insurance - Conditions BBPRM143E

Conditions of 01.12.2017. Superseding conditions of 01.08.2016.

This is a translation of the original Norwegian terms and conditions. In case of any discrepancies, the wording of the original shall prevail.

1. Accident

1.1. What the insurance covers

Cover is provided for:

- permanent personal injuries (medical disablement)
- expenses for medical treatment
- death.

Medical disablement

Cover for permanent physical injury to a person is meant to compensate for lost opportunities in life and loss of quality of life when such injury has resulted in a permanent reduction in functional capacity. Such permanent reduction in functional capacity is referred to as medical disablement. When determining the degree of disablement, neither the Insured's profession, income nor individual predispositions/circumstances are taken into account.

1.2. Insured events

A. Personal injury caused by an accident (accidental injury)

If the Insured gets injured or becomes ill as a result of an accidental injury, the policy may provide entitlement to cover for permanent medical disablement and medical treatment costs.

Accidental injury means physical injury to the body caused by a sudden and unexpected external physical event

- an accident, which happens during the period of insurance

The insured event occurs when the accident takes place.

Exceptions and limitations

Injuries and illnesses which are not covered even though caused by accidental injury:

- injuries and illnesses caused by activities which are excluded on the certificate of insurance and under the terms and conditions
- injuries and illnesses caused by faint, illness or a morbid condition
- injuries and illnesses caused by medical treatment
- dental injuries caused by eating
- disfiguring injuries not affecting the face
- arthritis (inflammation of the joints)
- heart attack, angina
- poisoning caused by food, beverages or stimulants
- infectious diseases caused by infections, stings or bites (e.g. HIV, hepatitis B, borrelia, malaria). However, wound infections and blood poisoning are covered
- psychological disorders. However, post-traumatic stress disorder (PTSD) is covered, provided that the diagnostic criteria specified in the international classification system, ICD 10-F43.1 (PTSD) are met. The condition must have arisen as a result of or concurrently with an accidental injury.

If it is likely that a morbid condition or disposition has contributed to the injury, the compensation will be reduced. The compensation will be reduced in relation to the impact which the morbid condition or disposition has had on the injury.

B. Death caused by accident

If the Insured dies within one year as a result of accidental injury, cover may be provided under the insurance.

1.3. Cover Provided

A. Permanent personal injuries (medical disablement)

The sum insured is NOK 500 000.

Compensation will be calculated on the basis of the sum insured applicable at the time of the injury and the extent of the injury.

Medical degree of disablement

The insured is entitled to cover under the insurance for permanent medical disablement in the event of a degree of disablement of one per cent or more, unless otherwise agreed. The certificate of insurance will state what has been agreed.

In case of a degree of permanent medical disablement of 100 per cent, full cover is provided under the insurance. In case of partial disablement, the amount of cover will be reduced accordingly.

Disablement rating scale

Medical disablement is determined by a doctor/specialist based on the disablement rating scale laid down by the Norwegian Ministry of Health and Care Services and the guidelines describing how the rating scale should be used. Medical disablement is determined in per cent based on the reduction in functional capacity caused by the accident. The disablement rating scale can be found in the Norwegian Regulations of 21 April 1997 on permanent disablement benefits in connection with occupational injuries.

In case of consequential injuries not listed in the rating scale, the degree of disablement will be determined on the basis of a comparison with consequential injuries stated in the rating scale.

Pre-existing disablement

If the Insured's functional capacity was already reduced prior to the accident (pre-existing disablement), the Company will reduce the amount of cover accordingly when settling the claim.

Change or improvement

If it is likely that the condition will be improved through surgery or treatment, this will be taken into account when determining the final degree of medical disablement. Any reasonable grounds given for refraining from surgery or treatment will be taken into account.

If any of the parties believe that the degree of disablement could change considerably, a request for postponement of the final assessment may be made. The assessment can be postponed for up to three years after the accident for people over 20 years of age and for up to five years for people under 20 years of age.

Exclusions for death

The Company will not pay for medical disablement if the Insured dies within one year of the accident. Should the Insured die more than one year after the accident, the insurance will provide cover for disablement if it is likely that the injury would have resulted in permanent medical disablement.

B. Expenses for medical treatment

Following an accident, the insurance will cover any reasonable costs incurred for necessary medical treatment performed within three years of the date of the accident. Cover for costs incurred is limited to NOK 15 000. Any costs reimbursed by the public authorities or other sources will be deducted when settling the claim.

The Company will pay the following reasonable and necessary costs incurred for:

- treatment by doctors and dentists where such treatment is subject to public reimbursement
- hospital treatment. The cover does not extend to include private hospitals, private clinics, hotels, convalescent homes etc
- physiotherapy and chiropractic treatment
- medicine and prostheses if recommended in writing by a doctor or a dentist
- bandages and similar articles
- travelling between the home and the place of treatment based on the most economical form of travel.

C. Death caused by accident

The sum insured is NOK 500 000.

If disability compensation has been paid for the same injury, this amount will be deducted when calculating death compensation. Unless otherwise agreed, the death cover will be paid to the Insured's spouse, alternatively the Insured's beneficiaries under an intestacy or under a will. Please refer to Section 15-1 of the Norwegian Insurance Contracts Act.