

### **THIS IS YOUR CERTIFICATE OF INSURANCE SETTING OUT THE TERMS AND CONDITIONS FOR THE INSURANCE COVER ATTACHED TO YOUR LANDKREDITT BANK MASTERCARD.**

The certificate of insurance contains information about who the insurance covers, when and where insurance cover is provided and the sums insured. You will also find safety and security regulations and rules regarding a change in risk. The safety and security regulations mean rules about what is your responsibility to prevent damage, injuries and losses. Rules regarding a change in risk cover insurance events which are due to a change in a specifically stated matter of material significance to the risk, and Tryg makes reservations to the effect that it will be entirely without liability in such case.

You must report any claims to Tryg as soon as possible. The certificate of insurance also contains information about how you report claims and your right to complain about decisions concerning insurance matters as well as other important information about the insurance policies.

You can see what is covered under the insurance policies in the terms and conditions.

#### **THE INSURER IS:**

Tryg Forsikring ('Tryg')

Postboks 7070

Folke Bernadottesvei 50

NO-5020 Bergen

Register of Business Enterprises

NO 989 563 521 MVA

Branch of Tryg Forsikring A/S

Danish Business Authority

CVR no. 24260666

Klausdalsbrovej 601

DK-2750 Ballerup | Danmark

Main telephone number: +47 915 040 40

### **Travel assistance**

#### **Acute illness or accidental injury**

The insured must contact Tryg Alarm (emergency helpline) if travel assistance is needed due to acute illness or accidental injury. Tryg Alarm has its own medical doctors and cooperates with hospitals and medical offices worldwide.

Tryg Alarm provides assistance to the Insured on the travel. The final settlement of the claim will be made after the Insured has returned home.

#### **Contact details:**

##### **Tryg Alarm**

Telephone: +47 21 89 66 75

Email: trygalarm@tryg.no

## CERTIFICATE OF INSURANCE

**Policyholder:** Landkreditt Bank Mastercard

**Cardholder:** Holder of Landkreditt Bank Mastercard

**Terms and conditions:** In addition to the certificate of insurance, the terms and conditions 51004 of 1 December 2019 apply

**Special provisions:** The certificate of insurance takes precedence over the terms and conditions

**Insurance period:** From 1 December 2019 until the expiry, amendment or termination of the Landkreditt Bank Mastercard credit card agreement.

## ABOUT TRAVEL AND CANCELLATION INSURANCE

### WHO THE INSURANCE COVERS

- **Cardholder**
- **Cardholder's family:** The cardholder's family includes the following persons:
  - The cardholder's spouse or registered partner
  - The cardholder's cohabiting partner, i.e. a person who lives with the cardholder as his/her husband or wife and is officially registered at the same address as the cardholder
  - Children, i.e. children, foster children, adopted children and surrogate children of the cardholder, registered partner or cohabiting partner. Children must be registered at the same officially registered address as one of their parents. Adopted children are covered by the insurance from the date their parents have taken over the daily care of the child. Surrogate children are covered by the insurance from the final discharge from hospital after birth
  - Grandchildren of the cardholder, the cardholder's registered partner or cohabiting partner, and who live permanently with the cardholder.

The insurance covers the cardholder's family even if the cardholder is not travelling with his/her family. Children and grandchildren are covered by the insurance until the end of the year in which they turn 23.

- **Travel companions:** Alternatively to the cardholder and the cardholder's family, the insurance covers up to three travel companions. In case of more than three travel companions, the three youngest are covered. The travel companions must follow the same travel itinerary and travel schedules and stay in the same accommodation as the cardholder to be insured.

When the cardholder, the cardholder's family and other travel companions are going on the same trip, the insurance first covers the cardholder and the cardholder's family and then to other travel companions. Other travel companions are only covered if the cardholder and the cardholder's family are three persons or less; up to a maximum of four persons are covered including the cardholder.

Persons covered by the insurance are referred to as the Insured. The Insured must be a member of the Norwegian National Insurance Scheme or similar scheme in the Nordic region and live in the Nordic region at an address registered in the National Registry.

### WHEN INSURANCE COVER IS PROVIDED

Duration of the travel: Up to 90 days, with the following exclusions:

- For trips that last or are planned to last for more than 90 days, the insurance covers only for the first 90 days of travel.

The travel insurance is valid from when the Insured leaves his/her home/workplace/school (whatever happens last), and cover ceases when the Insured returns to his/her home/workplace/school (whatever happens first). Moreover, it is required that:

- The trip must start and end in the Nordic region
- At least 50% of the total transport costs of the trip for all Insureds must have been paid for using one of the means of payment stated in 'General provisions' before any damage or injury occurs
- For travels outside Norway, cover is conditional upon the trip involving at least one night's stay outside the home municipality or that travelling is by air
- In case of use of own car on a trip, at least 50% of the travel expenses (fuel, ferry, accommodation etc.) must have been paid for using one of the means of payment stated in 'General provisions for travel and cancellation insurance' before any damage or injury occurs.

The cancellation insurance covers:

- From the time when at least 50% of the total transport costs of the trip have been paid for using one of the means of payment stated in 'General provisions for travel and cancellation insurance'. Any deposit is covered from the time when 100% of the deposit has been paid for using one of the means of payment stated in 'General provisions'. In case of use of own car, the total travel expenses of the trip (fuel, ferry, accommodation etc.) are covered
- Insurance cover ceases at the time of departure.

## WHERE INSURANCE COVER IS PROVIDED

Area: worldwide, with the following exclusions:

- At the Insured's place of work/education
- At the Insured's home or temporary place of residence
- In kindergartens, at schools, in after school care facilities etc.
- For travel between the Insured's home and place of work/education
- Travel to countries advised against by the Norwegian Ministry of Foreign Affairs at the time of departure
- On expeditions and similar types of travel, see the definition under 'change in risk'.

## GENERAL PROVISIONS FOR TRAVEL AND CANCELLATION INSURANCE

- When a trip is paid for using bonus points ('frequent flyer programme'), any flight tax and other charges/costs are regarded as transport costs
- The trip must have been paid for using Landkreditt Bank Mastercard to obtain valid insurance. Cover is conditional upon the cardholder having a valid Landkreditt Bank Mastercard credit card.

## REPORTING A CLAIM

Claims must be reported as soon as possible on [www.tryg.no/meld-skade](http://www.tryg.no/meld-skade).

Telephone number: +47 55 17 20 00

## WHAT SUMS INSURED APPLY

Cover	Sum insured	Excess	Clause
<b>Cancellation</b>		<b>NOK 500</b>	<b>6</b>
Cancellation, per Insured / per claim	NOK 20,000 / NOK 40,000		
<b>Delays</b>		<b>NOK 0</b>	<b>7</b>
Luggage delay, per Insured / per claim	NOK 2,000 / NOK 4,000		
Luggage delay on returning home, per Insured	NOK 500		
Late arrival, per Insured and per claim	NOK 25,000		
Delayed arrival, per Insured / per claim	NOK 1,000 / NOK 2,000		
<b>Luggage</b>		<b>NOK 500</b>	<b>8</b>
Luggage, per Insured / per claim	NOK 20,000 / NOK 30,000		
Individual items, per item	NOK 7,500		
Cheques, tickets and passports, per claim	NOK 5,000		
Money carried by the Insured, per claim	NOK 3,000		
Money kept in a safe, per claim	NOK 3,000		
<b>Travel illness</b>		<b>NOK 500</b>	<b>9</b>
Travel illness, per claim	NOK 5,000,000		
Acute dental disease/dental injury occurring while eating, per claim	NOK 1,000		
Dental treatment resulting from an accident, per claim	NOK 5,000		
Additional expenses resulting from bed rest ordered by a doctor, per 24 hours	NOK 1,500		
Postponed return to home or changed travel itinerary, per person and per claim	NOK 15,000		
Summoning, per claim	NOK 25,000		
Illness/accident sustained by travel companions, per 24 hours / per claim	NOK 1,000 / NOK 15,000		
Repatriation	Unlimited		
<b>Early return</b>		<b>NOK 500</b>	<b>10</b>
Early return due to illness, accidental injury or death of close relatives, per claim	NOK 25,000		
Early return due to damage to the Insured's residence, business or office, per claim	NOK 25,000		
<b>Trip interruption</b>		<b>NOK 500</b>	<b>11</b>
Trip interruption, per 24 hours / per person /per claim	NOK 1,000 / NOK 10,000 / NOK 30,000		
<b>Replacement</b>		<b>NOK 0</b>	<b>12</b>
Replacement	NOK 25,000		
<b>Travel liability</b>		<b>NOK 500</b>	<b>13</b>
Liability while travelling, per claim	NOK 6,000,000		
<b>Accident</b>		<b>NOK 500</b>	<b>14</b>
Accident, death, adults, per person	NOK 600,000		
Accident, death, children under 21 years	NOK 30,000		
Accident, disability, adults and children, per person	NOK 600,000		
Treatment expenses	NOK 25,000		
<b>Extended accident insurance cover</b>		<b>NOK 0</b>	<b>15</b>
Extended accident insurance cover – disability	NOK 100,000		
Extended accident insurance cover – death	NOK 100,000		

\*After the Insured has turned 75, illness and repatriation cover is limited to NOK 300,000 per claim.

Special rules and sums insured may apply to certain types of claims. These appear from the safety and security regulations and the terms and conditions.

## ABOUT THE INSURANCE CONTRACT

The insurance contract consists of:

- Certificate of insurance
- Terms and conditions of insurance

It is important that you go through both the certificate of insurance and the terms and conditions when you read your insurance contract. General terms and conditions apply in addition to the individual insurance terms and conditions. The certificate of insurance takes precedence over the insurance terms and conditions.

## SAFETY AND SECURITY REGULATIONS – YOUR RESPONSIBILITY

Safety and security regulations are rules to be followed by the Insured and others to prevent and mitigate damage and injury. See Section 1-2(e) of the Norwegian Insurance Contracts Act.

Tryg makes reservations to the effect that Tryg will be entirely or partly without liability if a safety and security regulation has been violated. If insurance events arise due to violation of a safety and security regulation, a decision is made as to whether Tryg will pay any compensation and, if so, how much, taking into consideration the degree of culpability, the course of events and other circumstances. See Sections 4-8 and 13-9 of the Norwegian Insurance Contracts Act.

### **CANCELLATION (CLAUSE 6)**

The carrier, tour operator, hotel, accommodation provider, travel agency etc. should be informed of the cancellation as soon as it becomes clear that the travel or accommodation will be cancelled.

### **LUGGAGE (CLAUSE 8)**

#### **Supervision of luggage**

The Insured must look after his/her luggage. The Insured must ensure that his/her luggage is not left behind.

If luggage is left unattended, it must be locked up. Luggage must not be left behind in cars, boats, tents or caravans between midnight and 06:00.

#### **Safekeeping of money and passports**

The Insured must carry his/her money and passport on his/her person, or keep them in a locked safe. The key must be safely kept elsewhere.

#### **Closing and locking**

Personal property not carried on the Insured's person must be kept safe.

The place of safekeeping must always be closed and locked before it is left. Windows and other openings must be completely closed and locked.

#### **Items at risk of theft**

Items at risk of theft must not be kept in tents or in areas which are accessible to people other than the Insured or the Insured's travel companions. When such items are kept in a car, boat or caravan, they must be stored out of sight in a closed glove compartment, locked boot or locked ski box.

The following are examples of items at risk of theft:

- electronic devices with accessories
- sports equipment with accessories
- weapons and ammunition with accessories
- art objects and antiques.

#### **Packing of luggage**

The carrier's terms and conditions concerning the content and packing of luggage must be observed.

#### **Checked-in luggage**

The Insured must not include the following items as checked-in luggage:

- electronic devices with accessories
- cash, jewellery (precious stones, pearls and precious metals) and watches
- objects made of glass or similar fragile materials
- liquids, apart from necessary toiletries which are in appropriate packaging to prevent leakage
- perishable goods
- art objects and antiques.

### **TRAVEL ILLNESS, REPATRIATION AND ACCIDENT (CLAUSES 9-12 AND 14)**

#### **Diving**

If the Insured intends to go diving, he/she must hold a valid, internationally approved scuba diving certificate for the appropriate depth.

#### **Admission to hospital**

If the Insured is admitted to hospital, Tryg or Tryg Alarm must be contacted immediately. The same applies if expenses for medical treatment are in excess of NOK 5,000.

**Bed rest ordered by a doctor**

If it is medically necessary for the Insured to remain in bed, the attending doctor must provide a certificate detailing the reason and duration of the bed rest. Tryg or Tryg Alarm must be contacted if bed rest lasts longer than five days.

**Medical certificate**

If the Insured is receiving or awaiting treatment for an illness or a condition, the doctor must certify in writing, prior to departure, that it is safe for the Insured to undertake the travel. It must also be very unlikely that the illness or condition will deteriorate or complications will develop.

**Repatriation, delayed return journey, summoning and early return**

The Insured must always obtain the approval of Tryg or Tryg Alarm in advance.

**CHECKING OFFICIAL TRAVEL ADVICE**

The Insured must check official travel advice for the relevant area prior to departure. Travel advice is available on the Norwegian Ministry of Foreign Affairs' website at [www.landsider.no](http://www.landsider.no).

**CHANGE IN RISK – LAPSE OF LIABILITY**

Tryg makes reservations to the effect that it will be entirely or partly without liability in the event of changes to a specifically stated matter of material significance to the risk. See Sections 4-6 and 13-6 of the Norwegian Insurance Contracts Act.

**THE INSURANCE DOES NOT COVER CLAIMS ARISING FROM:**

- base jumping and bungee jumping
- flying in microlight and ultralight aircraft
- boxing, wrestling, judo and karate or other martial arts and self-defence disciplines
- involvement in motor sport (car, motorcycle, snowmobile, water scooter or boat)
- involvement in professional sport. Sport is classed as professional if it is pursued for income or sponsorship at 1 G or more per year (G = Norwegian National Insurance Scheme base amount).
- professional diving and diving without a valid international scuba diving certificate (PADI, CMAS, NAUI) for the depth in question
- abuse of medication
- taking intoxicating and harmful substances
- involvement in a fight or crime
- training or involvement in team sport (only damage to or loss of luggage is covered)
- expeditions and expedition-type travels, see definition below.

**Expeditions and expedition-type travels**

This definition covers travels to relatively inaccessible areas, without any public means of communication, with poor infrastructure and where special devices/equipment are often required. For instance, the following circumstances are typical of such travels:

- There are special health/physical requirements for the travel
- Special expertise/training/preparation is required
- The purpose of the travel is to carry out research or analysis, or break barriers
- The tour operator makes special emergency arrangements for evacuation, medical staff, search and find operations etc.

**FOR ACCIDENT INSURANCE, THE FOLLOWING RULES APPLY REGARDING A CHANGE IN RISK:**

Tryg will not pay for accidental injury arising from the following types of work/job:

- Diving, offshore work, international sea transport and commercial fisheries
- Scaffold-related and roofing work
- Excavation and mining, stone, sand and clay quarries and tunnel work
- Professional athlete
- Military tasks outside Norway
- Activities related to the production, storage, use and transport of explosives
- Stunt activities and work on the flying trapeze.

## ACTIONS COMMITTED BY DELIBERATE INTENT AND GROSS NEGLIGENCE

If the Insured has intentionally brought about the insurance event, Tryg disclaims any liability. If the Insured has brought about the insurance event by being grossly negligent, Tryg's liability may be reduced or cease to exist. However, the exclusion for acts committed with intent and gross negligence does not apply if the Insured was unable to understand the effect of his/her acts due to age or state of mind. The rule on gross negligence does not apply to children under the age of 16.

Suicide or attempted suicide is covered if this is due to an acute mental aberration and not to mental illness in the medical sense.

This does not apply to children under the age of 18.

See Sections 4-9, 13-8 and 13-9 of the Norwegian Insurance Contracts Act.

## REPORT A CLAIM AS SOON AS POSSIBLE

If an insurance event has occurred, the Insured or anyone who believes to have a claim against the Insurer must notify the Insurer without undue delay. Please refer to Sections 4-10(3) and 13-11(1) of the Norwegian Insurance Contracts Act.

The Insured, or persons entitled to compensation under an accident or medical insurance, will lose their right to claim compensation if the claim is not reported to the Insurer within one year of the beneficiary becoming aware of the circumstances giving rise to the claim. See Sections 8-5 and 18-5 of the Norwegian Insurance Contracts Act.

## YOU CAN COMPLAIN ABOUT YOUR INSURANCE

Tryg will do its best to make sure you are happy with our service. Should you not be satisfied with our service, you may complain about your insurance and about decisions of claims. If you think that we have made an error or if you disagree with a decision, we would like to hear from you. Please contact the department that you think made the error or that handled your claim. If we cannot find a solution, you may take your complaint to the Quality Assurance Department, which is Tryg's complaints department. You are also entitled to complain to the Norwegian Financial Services Complaints Board, which is an independent, external body for handling complaints.

The Quality Assurance Department's address is:

Tryg Forsikring	Attn. Kvalitetsavdelingen
Postboks 7070	5020 Bergen, Norway
Email: <a href="mailto:kvalitet@tryg.no">kvalitet@tryg.no</a>	

You are also entitled to complain to the Norwegian Financial Services Complaints Board. The complaint is processed free of charge.

The address is:	Finansklagenemnda
Postboks 53 Skøyen	NO-0212 Oslo
Email: <a href="mailto:firmapost@finkn.no">firmapost@finkn.no</a>	

## ASSOCIATION – ACTS AND OMISSIONS BY OTHER PERSONS

Association means that acts and omissions by other persons will have the same impact on the Insured's rights as if such acts and omissions were committed by the Insured himself/herself. Please refer to Section 4-11 of the Norwegian Insurance Contracts Act.

Those associated with the Insured are:

- a spouse cohabiting with the Insured
- persons with whom the Insured co-habits in a permanently established relationship.

## DOUBLE INSURANCE AND SUBROGATION

In cases where Tryg pays compensation, and the damage/loss is also covered by other insurance policies or other liable parties, Tryg has a right of subrogation and recourse against such parties.

If the same loss/injury/damage is covered by more than one insurance policy, the Insured may choose which insurer to use until the Insured's total loss is covered. The compensation is divided proportionately among the insurers, based on the extent of each insurer's liability for the loss; see Section 6-3 of the Norwegian Insurance Contracts Act. If the Insurer has paid compensation for a loss/injury/damage not covered by the insurance contract, the Insured or the person associated with the Insured must repay such compensation.

## LEGISLATION

Unless otherwise agreed, Norwegian legislation applies. The Norwegian Insurance Contracts Act governs agreements on non-life insurance and personal insurance.