

KILROY Cancellation Insurance for Groups

EUROPÆISKE  ERV

Insurance Product Information Document

Company: Europæiske ERV
(Europæiske Rejseforsikring A/S, CVR-nr. 62940514)
Under supervision of the Danish Financial Supervisory Authority.

Product:
Cancellation Insurance
Terms & Conditions no. 70221
Valid from 1 March 2023

This document provides a summary of the key information relating to this insurance product. Complete pre-contractual information can be found in the terms and conditions of the insurance and is available at www.kilroy.net. Complete contractual information on this product is provided in the terms and conditions in combination with the insurance policy

What is this type of insurance?

The insurance product is a cancellation insurance for groups. The insurance must be booked and paid for when booking the trip. The insurance can be taken out for a group of travellers. The person taking out the insurance must be over 18 years of age and a legal resident of the EU/EEA, Greenland or the Faroe Islands at the time of purchase. The insurance applies to the persons listed in the booking confirmation who, at the time of purchase, are legal residents of the EU/EEA, Greenland or the Faroe Islands. The insurance covers the sum stated in the policy/booking.



What is insured?

Cancellation in the event of:

- ✓ Death or serious acute illness or injury to the insured person or close family.
- ✓ Unexpected illness or complications for the mother/fetus arising out of pregnancy or birth, if the conditions for coverage are otherwise fulfilled.
- ✓ Fire, flood, burglary or storm damage in your home or your own business.
- ✓ Unauthorized work stoppage in your own company prior to departure.
- ✓ The Insured does not pass or due to acute illness has to attend re-examination.
- ✓ If for medical reasons you are unable to get a vaccination which is a requirement for entry into the country concerned.
- ✓ Unexpected loss of employment or lockout of the insured by the employer.
- ✓ If you start a new job following unexpected loss of employment and are unable to take time off work.
- ✓ Divorce, separation or cessation of personal relationship.
- ✓ Conscription for military service or when you are summoned to witness in court.



What is not insured?

- ✗ Cancellation of the trip after date of departure.
- ✗ Cancellation of events after departure.
- ✗ If you are able to commence the trip, but cannot obtain cover by a travel insurance.
- ✗ If the reason for cancellation was known when you booked the trip.
- ✗ If the reason for cancellation is that necessary arrangements for the trip have not been made, e.g. passport, visa or vaccinations.
- ✗ Costs of medical certificates etc.



Are there any restrictions on cover?

- ! If the reason for cancellation is pregnancy or childbirth. However, the insurance covers unforeseen complications that occurs before week 37th of pregnancy.
- ! If your doctor has warned you against the trip at the time of booking.
- ! The sums indicated on the invoice and in the conditions form the limit of Europæiske ERV's liability of compensation.



Where am I covered?

- ✓ The insurance covers cancellation of the trip, from when you book the trip until you leave your country of residence. The insurance covers cancellation of travels throughout the world.



What are my obligations?

- You must inform KILROY preferably within 24 hours or as soon as possible after the reason for cancelling has occurred, but always before commencement of the trip.
- You must be able to document the cancellation reason satisfactorily with a statement from an independent doctor, employer, public authority, police or similar.
- The reason for cancellation must be clearly stated in the document.
- Contact to the issuer of the statement must take place no later than 24 hours before expected departure date.



When and how do I pay?

The insurance must be taken out on the same day as the booking of the trip is made, or at the latest upon payment of the deposit to KILROY.



When does the cover start and end?

The insurance is valid from the date of purchase of the trip/insurance until the date of departure.



How do I cancel the contract?

In general insurances can be terminated in writing by you or by Europæiske ERV with at least 30 days' notice until the end of the policy period. In addition, you can always terminate the insurance with 30 days' notice until the end of a calendar month. If you use the option to terminate on short notice, Europæiske ERV is entitled to charge a fee. The tariff for various fees can be found [here](#).

Right to withdrawal

There is no right to cancel travel or luggage insurance policies or similar insurances policies covering up to 30 days. In case the insurance policy provides cover for more than 30 days, the following right of cancellation applies: a) You have the right to cancel in accordance with the Danish Act on Insurance Agreements in force at any given time. b) The deadline for the right of cancellation is 14 days. The deadline is calculated from the day on which the insurance terms and conditions are sent to you/received by you, but no earlier than the time at which you have received notification that the insurance agreement has been completed.

KILROY Cancellation Insurance for Groups

Terms and conditions 70221-UK

Valid from March 1, 2023

Consider this when you read the terms and conditions:

1. Limitations, exclusions and precautions / security directives are marked in grey.
2. All words in *italics* are defined at the end of the insurance conditions.

Insurance provider for this insurance:

Europæiske Rejseforsikring A/S,
hereinafter called Europæiske ERV

Frederiksberg Allé 3
DK-1790 København V
Tel. +45 33 25 25 25
www.erv.dk
CVR no: 62940514

The provider is under supervision of the Danish Financial Supervisory Authority.

Any questions?

If you have any questions regarding the insurance, please contact KILROY:



(+354) 517 7010 (Ýtið á 3)

KILROY

Ármúli 10, 2.hæð.
108 Reykjavík

 groups@kilroy.is

www.kilroy.is/hopferdir

1. Introduction

1.1 Who can take out the insurance and who can be insured?

All participants signed up for a group travel with legal residence in EU/EØS, Greenland or Faroe Islands on the time of purchase, can be insured. The insurance applies to the persons listed in the booking confirmation, with legal residence in EU/EØS, at the time of purchase. Please note, that the policyholder (the person who signs the insurance), must be at least 18 years old and reside legally in EU/EØS, Greenland or Faroe Islands, at the time of purchase.

1.2 What the insurance covers

The insurance covers in case of:

Acute unforeseen illness or injury which will require hospitalization, or death of the Insured or the Insured's *immediate family*.

1.3 What expenses does the insurance cover

The insurance covers the insured's share of the price of the trip.

2. Cancellation of the trip

2.1 What is covered

The cover applies when the insured is unable to commence the trip or fulfill the main purpose of the trip due to:

- a) Death or serious *acute unforeseen illness* or injury of the Insured or the Insured's accompanying *immediate family*.
- b) Death or serious *acute unforeseen illness* or injury which will require hospitalization of the Insured or the Insured's *immediate family*.
- c) That the Insured for medical reason is unable to receive a vaccination introduced during the period of insurance and which is a requirement for travels to the country of destination.

3. Limitations / Exclusions

3.1 Limitations / Exclusions

The insurance does not cover in case:

- a) The illness / injury causing the cancellation existed at the time of purchase of the insurance. This exception applies even if no final diagnosis is set, but the illness/injury is under medical investigation. Coverage is provided, though, if the illness/injury causing the cancellation, within 3 months prior to purchase of the trip / cancellation insurance has not:
 - 1) displayed symptoms,
 - 2) resulted in a consultation with a doctor or other treatment providers, except for ordinary medical check-ups,
 - 3) resulted in a change of medication or,
 - 4) resulted in hospitalization
- b) If the reason for cancellation is pregnancy or childbirth. However, the insurance covers unforeseen complications that occurs before week 37th of pregnancy.
- c) Submission of cancellation with the travel agency or the airline company takes place after time of departure.
- d) The insured is capable of commencing the trip but must cancel because the insured due to illness will not be covered by a travel insurance.

4. What to do if...

4.1 In the event that you need to make use of the insurance

- a) You, or the person who fell ill, must consult a doctor. If the time of departure is imminent, you need to consult a doctor as soon as possible - if necessary a doctor on call or an emergency room.
- b) You must inform KILROY preferably within 24 hours or as soon as possible after the reason for cancelling has occurred, but always before commencement of the trip. Cancellation needs to be communicated by telephone if possible and in writing. See the front page for contact information.
- c) Together with the claim, you must submit booking confirmation, receipt for payment of the trip.
- d) Within 14 days of the cancellation, you will receive an e-mail from the company Europæiske ERV, where you will be asked to submit bank details for refund and possibly documentation such as a medical certificate. The cost for the medical certificate is not refundable under this agreement.
- e) Once you have sent all the necessary information to Europæiske ERV, you will receive the refund for your travel within 3-4 working days.

General terms

Special conditions

It is a condition for Europæiske ERV's liability of cover and compensation, that of the Change and Cancellation Protection has been ordered and paid for at the same time as the trip or flight ticket and at the latest when deposit or first installment of the trip or flight ticket is paid to KILROY.

Period of validity

The insurance agreement takes effect when it has been paid for and is in effect until departure from your country of residence. For travel within country of residence the Change and Cancellation Protection covers until departure from place of residence.

Right of withdrawal

There is no right to cancel travel or luggage insurance policies or similar insurance policies covering up to 30 days. In case the insurance policy provides cover for more than 30 days the following right of cancellation applies:

- a) You have the right to cancel in accordance with the Danish Act on Insurance Agreements in force at any given time.
- b) The deadline for the right of cancellation is 14 days. The deadline is calculated from the day on which the insurance terms and conditions are sent to you/received by you, but no earlier than the time at which you have received notification that the insurance agreement has been completed. If, for example, you receive the insurance terms and conditions on Monday the 1st you have up to and including the 15th to withdraw. If the deadline expires on a public holiday, a Saturday, Sunday or Constitution Day, you can wait until the next working day.
- c) You must inform Europæiske ERV that you have changed your mind about the agreement before the expiry of the cancellation deadline. If this notification is sent by post you must send the letter before the expiry of the deadline. If you wish to ensure that you have given notification in due time you should send it by mail.

Applicable law and legal venue / jurisdiction

The Danish Insurance Contracts Act applies to this insurance agreement and terms and conditions, if not specifically stated otherwise.

Any disputes arising from or relating to the insurance agreement shall be governed by Danish law and may be settled by the district court of first instance in the area where you live or by the City Court ("Byretten") of Copenhagen, Denmark should you wish so.

Dual insurance

The insurance does not cover costs or pay out compensation for claims which have already been covered by another insurance or bank or credit card with insurance coverage. Each company however are liable towards you and / or policyholder as if that company alone was liable for the claim, but with a right of recourse and division of the liability between the insurance companies in proportion to the respective liability amounts.

Dual insurance does not apply to the cover "Personal accident - Disability and Death".

In case of a claim the insured is obligated to inform Europæiske ERV of any other insurance taken out with another company and / or whether the insured has a bank- or credit card with insurance cover.

Transfer of rights and compensation claims

No person may pledge or in any other way transfer the rights conferred upon him / her by way of this insurance in any other way without Europæiske ERV prior written consent.

Recovery of compensation

To the extent that the insured and / or the policyholder have received compensation from this insurance, Europæiske ERV is fully and completely subrogated in all the insured's rights towards third parties. Third parties are defined as companies and public authorities both domestic and abroad who are, or can be made, liable to pay compensation or a contribution in connection with any case regarding a claim under this insurance.

Personal data processing and disclosure of information

Europæiske ERV values your privacy. We will only use your personal data for legitimate legal insurance related purposes and only retain your data for the duration required by our operational purposes and applicable law. Europæiske ERV will only disclose your personal data to third parties when it has a legal purpose, for example, when it is needed to fulfil our agreement with you.

You also have the right to request, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europæiske ERV in writing if you do not want your personal data to be processed for purposes that concern direct marketing. You have the right to ask us to delete the personal data. Please note that in some cases when you make such a request of personal data, we may not be able to honour your request as this may result in us not being able to fulfil our legal obligations or if there is a minimum statutory period of time for which we have to keep your

personal data. If this is the case then we will let you know our reasons. Read more on our website erv.dk.

The address is:

Europæiske ERV

Frederiksberg Allé 3
DK - 1790 Copenhagen V
FAO: Customer Embassy

In the event of a claim, Europæiske ERV is entitled to disclose the information received from the insured and / or policyholder to Europæiske ERV's international network, including our central control unit and service offices. In the case of search and rescue operations, the information can also be passed on to the Ministry of Foreign Affairs. This is done to ensure that the optimal assistance is provided during the insured's trip.

Furthermore, Europæiske ERV has the right to seek information on the insured's state of health and treatment from the doctors and hospitals that have treated the insured party. The insured party is obliged to sign a so-called "medical release" if requested to do so.

Complaints

If you are not satisfied with the service or claims handling provided, please contact the employee you have been serviced by. If you still are not satisfied with our service or claims handling, your complaint should be sent in writing to:

Europæiske ERV

Frederiksberg Allé 3
DK - 1790 Copenhagen V
FAO: Customer Embassy
E-mail: customerembassy@erv.dk

If you are not content with Europæiske ERV's handling of your complaint, you may turn to the following authority outside Europæiske ERV:

Ankenævnet for Forsikring

(The Insurance Complaints Board)
Anker Heegaards Gade 2, 1
1572 Copenhagen V
+45 33 15 89 00 (between the hours of 10.00 and 13.00)
www.ankeforsikring.dk

The complaint must be submitted on a special complaints form, which you can obtain from:

- Europæiske ERV
- Ankenævnet for Forsikring
- Danish Insurance Association
Phillip Heymans Allé 1
2900 Hellerup
+45 41 91 91 91
(between the hours of 10.00 - and 13.00)

You will be charged a fee when submitting the complaint form.

Public court

Even if your case has been reviewed by The Insurance Complaints Board, you can apply to a court of law. Assistance with the costs of a court action may be available through:

- Legal expenses insurance or,
- Legal aid, that may contribute to your legal costs, depending on your income.

Definitions

Acute unforeseen illness: Sudden new illness, justified suspicion of a sudden new illness or sudden unexpected worsening of chronic existing ailment.

Departure from your country of residence: The trip starts when you board the transportation you have purchased this travel insurance for. If you start your trip from a country other than your country of residence, the trip begins when crossing the border.

Co-traveler: A person whose name is on the same ticket/ booking confirmation and on the same insurance certificate as you or who can prove that he / she has purchased the trip in order to travel together with you.

Immediate family: Insured's family, spouse, parents, parents in-law, children, grandchildren, children in-law, siblings, sister-in-law, brother-in-law, *step-parents*, *step-siblings* and grandparents.

Step-siblings: Siblings who are not insured's biological siblings, but a person who live or has lived together with insured in a siblings-like relationship for a period of at least one year until the insured's age of 21.

Step-parents: Persons who are not your biological parents but who are married to or live with your biological mother or father at the same address as registered in the National Register of Persons for minimum 2 years.