



INFORMATION REGARDING THE INSURANCE AGREEMENT AND PERSONAL INFORMATION

The insurance agreement(s) include(s) a detailed representation of the persons / objects / interests for whom insurance coverage apply and the relevant terms and conditions. The insured is encouraged to carefully study the terms and conditions that apply to the relevant insurance(s).

For each insurance the following applies:

- The certificate of insurance/the insurance agreement.
- The addressed and prevailing terms and conditions.
- Possible addressed safety and security regulations
- The Insurance Contracts Act of June 16th 1989 (FAL) and other laws that regulates the relations between the insured and insurance company.

Confirmation

Please study the insurance agreement. This is a confirmation of the agreement's content. Possible remarks are required to be reported to the insurance company without unfounded delay. If you do not report possible inaccuracies, this will be considered an approval of the contract.

Premium

The insurance premium includes a fee to Aon which amounts to 8,25% of the total premium.

Damage report

Please send damage reports to AIG, Post Box 1588 Vika, 0118 Oslo. Claims handling and adjustment will occur directly between the claimant and the insurance company's claims adjuster. Please report claims as soon as possible, at latest one year after the incident resulting in the claim occurred, cf. FAL §§ 8-5 & 18-5.

Processing by committee

In case of any dispute between the insured and the insurance company, the parties (independent of one another) may request a processing by a committee according to FAL § 20-1.

Information requirement

For insurance contracts that are negotiated by insurance broker, it is implied that all information is regarded as given directly to/from the insured.

Start of cover and insurance period

The Insurers liability begins at the chosen start date of the insurance when the insurance premium is paid cf. FAL §3-1 first paragraph. The insurance period is 1 year from start date.

Automatic renewal and termination of the insurance

The travel insurance is automatically renewed for 1 year at termination of the insurance period cf. FAL §3-2. If the Insured do not wish to renew the insurance he or she needs to inform the Insurer within the termination of the insurance period cf. FAL §3-4.

The insurance may be cancelled within the insurance period by the Insured if the need for insurance goes away, or there are other specific reasons or if the insurance is moved to another carrier. The Insured shall notify the Insurer minimum 1 month before cancellation cf. FAL §3-6.



Change of risk

The Insured shall notify the Insurer without any unreasonable delay if there are relations that might be substantial for the risk. The Insurer prepaucases restrictions of liability as well as reduction of settlement as a consequence of change in risk cf. FAL §§4-5, 4-6.

Safety and security regulations

Forsikringen har sikkerhetsforskrifter som skal forebygge eller begrense tap/skade, og disse skal overholdes. Er en sikkerhetsforskrift brutt kan AIG være helt eller delvis uten ansvar. Et slikt forbehold kan ikke gjøres gjeldende dersom sikrede bare er lite å legge til last, eller dersom forsikringstilfellet ikke skyldes overtredelsen. Selv om selskapet kan gjøre gjeldende at en sikkerhetsforskrift er overtrådt, kan selskapet likevel pålegges delvis ansvar. Ved avgjørelsen skal det legges vekt på arten av sikkerhetsforskriften som er overtrådt, skyldgraden, skadeforløpet, om forsikrede var i selvforskyldt rus og forholdene ellers, jf. FAL § 4-8.

Prohibition of gain

The policy must not lead to gain, but only compensate for a loss that has actually been sustained within the framework of the insurance contract. The sum insured does not constitute proof of the value of the object or interest.

Consequences of fraud

Anyone who is guilty of fraud against AIG will lose all rights to compensation from AIG under this and other insurance contracts in connection with the same incident and AIG can cancel any insurance contract with the insured, see FAL sections 4-2, 4-3, 8-1 or sections 13-2, 13-3 and 18-1 of the Insurance Contracts Act.

Processing of Personal Information

Insured people are explicitly informed that the Policy Holder and the Insurer perform electronic data processing of personal information about the Insured and other people named in the insurance conditions, where such information is collected by the Policy Holder, the Insurer or Insurer's claims handler in relation to the coverage and the handling thereof and claims covered by the insurance, and the Insured declares through request for or accession to the insurance in agreement thereof.

The Insured is explicitly reminded, in accordance with the conditions of the Act on processing Personal Information no. 31 of 14.4.2000 as amended, that delivering Personal Information is necessary to obtain coverage and for the handling of the insurance program, and this Personal Information may be exported to or processed for AIG in countries outside Norway and the EU.

This information is exclusively destined for the Policy Holder and Insurer and their appointees for the management of the insurance program, including claims handling and eventually for the controlling authorities.

People are entitled to access and request (against a nominal fee) a copy of the Personal Information recorded for them, and request that possible errors are corrected. Please contact AIG, Rosenkrantz' gate 22, PB 1588 Vika, 0118 Oslo. See more details of AIG Policy on Processing Personal Information available from <https://www.aig.no/sikkerhet-og-personvern> or ask in writing to receive a hard copy.

Safety and security regulations for the AH-586 Travel Insurance Single Cover of 01.03.2018.

The following safety and security regulations prevail:

6.5 Safety and security regulations Medical Insurance

When the Insured is undergoing treatment for an illness or suffering then a doctor's certificate should be obtained stating that the Insured is fit to travel and that there is little chance of complications/deterioration during the trip.

6.5.1

With an illness or injury, the Insured must visit a doctor, undergo regular medical treatment and follow the doctor's orders.

6.5.2

SOS International or the Insurer shall be contacted:

- When hospitalization or bed rest is expected to last more than 72 hours.
- For approval of additional expenses for transport and medical assistance during transport.
- For approval of additional expenses for board and lodgings.
- For approval of extraordinary repatriation.

8.4 Safety and security regulations Trip Cancellation

8.4.1

In the event of illness or injury preventing the journey to be implemented as planned, the Insured must immediately cancel the trip with the tour operator/carrier/lessor.

10.4 Safety and security regulations Personal property and luggage

10.4.1

Personal belongings and luggage that are not locked away shall not be left unattended.

10.4.2

When personal belongings are left unattended, the Insured shall ensure that doors are locked and windows and other openings are closed securely fastened.

10.4.3

During daylight hours, valuables left in a vehicle/caravan/boat shall be kept in a closed glove compartment or locked in the boot/ski box out of view.

10.4.4

Personal belongings/luggage/valuable must not be left in a vehicle/caravan/boat/tent overnight or which is left for more than 24 hours. By overnight is meant: The time from when the Insured leaves the vehicle, etc., until the vehicle is used again the next day, and in all instances from 12 midnight to 6 a.m.

10.4.5

Money shall be carried with you or kept in a locked, rigidly mounted place in a locked room in a building, e.g. a hotel safe.

10.4.6

Articles shall be packed in a proper and appropriate fashion so that they can withstand transportation. Do not send bottles, glass and other fragile objects as checked luggage.

10.4.7

Valuables shall not be sent as checked luggage.

11.3 Safety and security regulations Trip Delay

11.3.1

On domestic travel and business travel the Insured must account for minimum 1 hour between scheduled arrival and next departure.

11.3.2

On all other travel than mentioned in 11.3.1, the Insured must account for minimum 2 hours between scheduled arrival and next departure.

15.1. Safety and security regulations Web Safe

The Insured shall, without undue delay after the offensive or illegal information or image has been discovered on the internet, contact (+47) 23009999 or E-mail: internettskade@aig.no to ascertain whether this is covered by the insurance, and if so make sure to register the event with the Police and attach a copy of the police accident report with the claims notice to the Company.



Safety rules are rules set for vigilance to prevent internet Damage and theft of equipment, which the Insured uses to connect to the Internet. Whoever by act or neglects to comply with or ensure that safety regulations are complied with may fully or partially lose the right to compensation, see FAL § 4-8.

To prevent theft or illegal use of equipment that provides secured access to the Internet, the Insured shall keep an audit of this equipment and ensure that the equipment is not left unattended or forgotten. This includes a duty to ensure that the equipment is taken with you when you leave a place, or that access to the use of equipment by any other than the insured is blocked with a PIN code, user name or password.

You must not give personal information to strangers over the Internet, by telephone or e-mail unless it is you who have initiated it.

Never click on links in e-mail to post personal information on the page you are directed to. Type in the address you know.

Never leave personal information with companies you do not know enough about.

Secure your accounts for e-mail and social networking with security and alternative e-mail address where possible.

Check whether the connection is encrypted when you enter personal information, such as the credit card number, name and e-mail address.

Username, password and PIN codes are personal and should not be given to others.

Choose a password with both upper and lower case letters, numbers or symbols and change your password at least every 3 months.

Important information - AIG Europe Limited restructure

“AIG Europe Limited (AEL) is undertaking a restructure as part of its plans for the UK leaving the European Union and intends to transfer its European business to AIG Europe S.A. (AIG Europe) which is expected to take effect on 1 December 2018. AIG Europe is a member of the same group of companies as AEL. As a result of the restructure, your policy will transfer to AIG Europe but this will have no effect on the cover provided under the policy. Please visit www.aig.com/Brexit to view information relating to the proposed transfer and the rights you have.”



Summary of standard insurance covers and cover limits

Cover	Insurance limit pr. person NOK	Insurance limit pr. family NOK	Item.
Accident insurance			5
Accidental death	300.000		5.2.1
Permanent disability	300.000		5.2.2
Accidental death, child	50.000		5.2.1
Permanent disability, child	500.000		5.2.2
Medical expenses	Inntil 5% av fors.sum for invaliditet		5.2.3
Compensation, child > 20 years	10.000 pr. barn		5.2.4
Psychological first aid death	50.000		5.2.5
Benbrudd og brannskade	10.000, iht. tabell	10.000, iht. tabell	5.2.6
Broken bones and burns	10.000		5.2.7
Personal belongings with hospitalisation	500 pr. dag etter 120 timer		5.2.8
Hospital cash	10.000		5.2.9
Medical travel insurance			6
Medical expenses	Ubegrenset	Ubegrenset	6.3.1
Dental treatment, eating-related	1.000 pr. skadetielfelle	1.000 pr. skadetielfelle	6.3.2
Dental treatment, accident	5.000 pr. skadetielfelle	5.000 pr. skadetielfelle	6.3.2
Repatriation	Ubegrenset	Ubegrenset	6.3.3
Summons home	Ubegrenset	Ubegrenset	6.3.4
Summons abroad	Ubegrenset	Ubegrenset	6.3.5
Travel/accommodation expenses	50.000	100.000	6.3.6
Trip curtailment	50.000	100.000	6.3.7
Psychological first aid	25.000	100.000	6.3.9
Pet care insurance	1.500 pr. skadetielfelle	1.500 pr. skadetielfelle	6.3.10
Excursions	2.000 pr. skadetielfelle	2.000 pr. skadetielfelle	6.3.11
Liability insurance	15.000.000	15.000.000	7
Cancellation insurance	100.000	200.000	8
Legal expenses insurance	60.000	60.000	9
Personal belongings & luggage	100.000	200.000	10
- Cash and securities	5.000	10.000	10.2.1
- Travel documents	15.000	15.000	10.2.2
- Single articles	20.000		10.2.3
- Valuables	25.000	50.000	10.2.4
- Bicycles	10 000		10.2.5
- Keys	5.000 pr. skadetielfelle	5.000 pr. skadetielfelle	10.2.6
Travel delay insurance			11
- Delayed departure (4 hours)	200/time, maks 3.000	200/time, maks 9.000	11.2.1
- Re-joining itinerary	30.000	75.000	11.2.2
- Overnight accommodation	1.500	4.000	11.2.3
- Luggage (2 hours waiting period)	5.000		11.2.4
Deductible Rental car insurance	15.000	30.000 (per år)	12
Evacuation insurance	Ubegrenset	Ubegrenset	13
Search & rescue cover	200.000	200.000	14
Websafe			15
Websafe – legal	100.000	100.000	15.4
Websafe - removal	10.000	10.000	15.4