



AH-585 Aon Private Travel Insurance - Family

Terms and Conditions

Valid from: 01.03.2019

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How do I report an insurance claim?

In the event of cancellation, delays, loss or theft of personal belongings or luggage, illness or accident, the insurer must be informed as soon as possible.

The following **claim forms** are available at www.aig.no

- Cancellation
- Personal belongings & luggage
- Illness/accident
- Delay
- Accident

To enable us to process your claim quickly and efficiently it is important that you:

1. Fill out the claim form accurately and with as much information as possible.
2. Attach all supporting documentation that the claim form requests.

Remember to retain a copy of everything you submit to AIG.

If you have any queries, please contact:

E-mail: skadekontoret@aig.com

Tel.: +47 815 70 851
Or +47 22 00 20 80

Fax: +47 22 00 20 81

Address: AIG
c/o Skadeavdelingen
Postboks 1588 Vika
0118 Oslo

Medical assistance

For immediate medical assistance contact **SOS International** via AIG.

Tel.: +47 22 00 20 80 (24/7)
From the USA: +1 866 208 0045

Please have your policy number ready when you contact the Company.

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. skadetilfelle	1.000 pr. skadetilfelle	6.3.2
Dental treatment, accident	5.000 pr. skadetilfelle	5.000 pr. skadetilfelle	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. skadetilfelle	1.500 pr. skadetilfelle	6.3.10
Excursions	2.000 pr. skadetilfelle	2.000 pr. skadetilfelle	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. skadetilfelle	5.000 pr. skadetilfelle	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 (no 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

1. General Provisions

In the event of any dispute arising over these terms of cover and their interpretation, the Norwegian version of the wording shall form the basis for settling the dispute.

In addition to these terms and conditions, the insurance cover is defined by the Certificate of Insurance, general conditions and the Norwegian Insurance Contract Act of 16 June 1989 No. 69 (FAL)

The insurance comprises:

- Certificate of Insurance
- Insurance Terms and Conditions
- Norwegian Insurance Contract Act of 16 June 1989 (FAL)
- Other relevant legislation

The text of the insurance certificate prevails over the insurance conditions. Insurance certificate and insurance conditions prevails over laws which may be waived.

The insurance is covered in AIG Europe S.A., a Norwegian branch of AIG Europe A.S.

AIG referred to hereafter as the Insurer.

1.1 Safety and security regulations

The insurance has safety and security regulations which shall prevent or limit loss/damage, and which must be maintained. Safety and security regulations are stated under the individual coverage. If the regulations are not complied with, the Insurer can be entirely or partly free of liability. No such reservation will apply if the Insured is only marginally to blame, or if the insurance event is not due to non-compliance. Although the Insurer may allege under this provision that a safety and security regulation is not in compliance, partial liability may nevertheless still be imposed on the Company. To determine this the company shall take into account the nature of the safety and security regulation, the degree of blame, the course of events, whether the Insured was in a self-inflicted state of intoxication and circumstances in general, cf. FAL § 4-8.

1.2 Willful and gross negligence

If the Insured willfully causes the insurance event, the Insurer is not liable. If the Insured through gross negligence causes the insurance event or increases its scale, the Insurer's liability can be reduced or fall away. In deciding this, emphasis shall be given to the degree of blame, the course of events, whether the Insured was in a self-inflicted state of intoxication, the impact that such a decision will have on the person/those who claims/claim against the insurance or other who are financially dependent on the Insured and circumstances in general. The Insurer will not be able to invoke the rules when the Insured or anybody who should, under FAL § 4-11 rank equal with the Insured, was for reasons of age or frame of mind unable to grasp the consequences of his or her action, cf. §§ FAL 4-9, 13-8 and 13-9.

1.3 Sanctions

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its

ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America

2. Definitions

2.1

Policyholder: The person who enters into an insurance contract with the Company

2.2

Insured: The person entitled to compensation.

2.3

Close relatives: Spouse/partner/registered partner, children, grandchildren, great-grandchildren, parents, grandparents, great-grandparents, siblings, brothers-in-law, sisters-in-law, parents-in-law and sons-/daughters-in-law.

2.4

Partner: The person who cohabits with the Policyholder in a marriage-like relationship and shares the same address, recorded in the Norwegian National register.

2.5

Sole travel companion: The person who in addition to the claimant is named in the travel document / ticket, or who has signed up for the journey with the claimant, with the intention that they shall travel the entire trip together.

2.6

Checked luggage: Luggage which the insured has handed over to an airline, shipping, rail or bus company for transport against receipt, when the insured travels with the same transport.

2.7

Additional expenses: Expenses incurred purely as a result of an insurance event.

2.8

Valuables: Items of considerable monetary or esteemed value. Examples: Jewelry, watches, gemstones, photo/video equipment, mobile phones, computer equipment, furs, art objects.

2.9

Securities: Documents which have a general marketability/sales value.

2.10

Evacuation: In accordance to Norwegian Government or local Government's recommendation regarding evacuation of Norwegian/foreign citizens.

2.11

Canoe/Kayak/Surfboard is not defined as a boat

2.12

Family with children: Family with children under 21 years of age on the same trip.

2.13

Epidemic: Serious, contagious disease, which in a limited area is spread rapidly and is extensive.

3. Who does the insurance cover

The person (or persons) listed in the Certificate of Insurance, who is a member of the Norwegian National Insurance Scheme, has a permanent address in the Nordic region, is registered in the Norwegian National register and who shall return to his/her place of permanent residence after the journey, insofar as nothing else is specified in the Certificate of Insurance.

3.1.1

Spouse/partner/registered partner who share the same address as the Insured in the Norwegian National Register and who cohabits with the Insured in a marriage-like relationship.

The cover is valid until the time separation or divorce is granted.

3.1.2

Children or children in foster care sharing the same address in the Norwegian National Register. The cover ceases after reaching the age 21.

3.1.3

Children who do not share the same address as the Policyholder, or children belonging to the Policyholder's spouse/partner/registered partner, are co insured if they in the Norwegian National Register share the same address as the other parent.

3.1.4

A maximum of two children below the age of 18, travelling with the Policyholder as a guest.

3.1.5

Adopted children, with effect from the time they physically come under the care of the Policyholder. Adopted children are covered by the insurance on direct first-time journeys from their country of origin to the Nordic region. Children given birth to by surrogate mother are covered under the Policy from the time they are finally discharged from the hospital after birth.

With special needs in connection with the homeward journey, extra expenses related with this are not included where the medical condition was known more than 30 days prior to the journey.

3.1.6

Nannies, au-pairs, i.e. who are employed by the family; whilst on travel with the family.

4. Where and when is the insurance valid

The insurance is valid for journeys anywhere in the world for the period and with the additions/restrictions stated in the Certificate of Insurance.

- The journey shall begin and end in the Nordic region.
- The insurance covers short day trips, also in the municipality in which the Insured has his permanent place of residence or place of work.
- The insurance is not valid in the home or at a place of work during working hours, or an educational establishment during class/course hours.
- If the trip is extended because of illness and for medical reasons the Insured cannot return home, the insurance will remain valid until the homeward journey is possible. In such an event, a doctor's certificate must be produced confirming that the journey home could not be made due to illness.
- If the journey is delayed due to unforeseen and unavoidable circumstances and beyond the Insured's control, the insurance will remain valid until the trip is complete, though no longer than 14 days after the insurance should have expired.

Leisure travel:

The insurance is valid on leisure travel lasting up to 90 days.

Accident insurance item 5

The accident insurance cover is valid 24 hours a day.

5. Accident Insurance

5.1. What the insurance covers:

The insurance covers accidental injury suffered by the Insured. By accidental injury is meant a physical injury caused by a sudden and unexpected external event that occurs during the period of cover, ref. Clause 4.

5.2. Compensation is awarded for:

- Accidental death
- Permanent disability
- Medical treatment costs
- Compensation to surviving children
- Psychological first aid
- Broken bones and burns
- Personal belongings when hospitalized
- Hospital cash
- Taxi to/from work/treatment

5.2.1 Accidental death

The insurance covers accidental death resulting from an accidental injury, and which occurs within 1 year of the accident taking place.

5.2.2 Permanent disability

The insurance covers permanent medical disability caused by an accidental injury.

The Insured is entitled to disability compensation at the earliest 1 year after the accident took place.

If the degree of disability might change, the final settlement can be postponed by up to 3 years after the accident takes place. In such a case, the settlement will be based on what degree of permanent disability can be expected.

With the following insurance events, the sum insured will be doubled, up to a maximum of NOK 400,000:

- Total loss of function of both the upper and lower extremities.

With the following insurance events, the sum insured will increase by a half, up to a maximum of NOK 200,000:

- Total loss of function of either the upper or lower extremities.
- Total loss of function of both the upper and lower extremities on the same side.
- Total loss of one or both eyes.
- Total loss of speech.
- Total loss of hearing in both ears.

With the following insurance events, the sum insured will increase by a quarter up to a maximum of NOK 50,000:

- Total loss of hearing in one ear.

5.2.3 Medical expenses

The insurance covers the cost of medical treatment required after an accident, and which is accrued up to 3 years after the accident occurred, by up to 5% of the insured amount for disability in up to 3 years after the accident, unless agreed otherwise and stated in the Certificate of Insurance.

5.2.4 Compensation to children < 20 years

If the Insured dies as the result of an accident, and is legally responsible for a child up to 21 years old at the time

of the accident, the accidental death benefit will increase by NOK 10,000 per child. The maximum compensation payable is 10% of the total amount insured for accidental death. The compensation is paid direct to the child/children.

5.2.5 Psychological first aid

The insurance covers up to NOK 50.000 for psychological first aid in the following events:

- If someone in the Insureds household and/or the employees children die in an accident.
- If the Insured is exposed to an assault or rape.

5.2.6 Broken bones and burns

The insurance covers broken bones and burns when these are the direct result of an accident.

A fracture occurs when a bone/cartilage is no longer continuous.

Only one fracture is covered if there are multiple fractures in a bone/cartilage.

Breaks will be compensated as follows:

1. Hip and pelvis	NOK 10,000
2. Thighbone and heel	NOK 7.500
3. Fibula, cranium, clavicle, ankle, elbow and upper/lower arm	NOK 7.500
4. Wrist	NOK 5,000
5. Shoulder blade, kneecap, sternum, hand (except fingers and wrist) and foot (except toes and heel)	NOK 5,000
6. Spine (vertebrae except coccyx)	NOK 5,000
7. Lower jawbone	NOK 7.500
8. Ribs, cheekbone, coccyx, upper jawbone, nose, toes and fingers	NOK 5,000

Burns are caused by hot liquids, open flames or unnatural radiation. Such injuries are graded as: 1st degree burns: Limited to the outer layer of skin (epidermis), 2nd degree burns: When the second layer of skin (dermis) is also burned, and 3rd degree burns: All layers of skin and permanent tissue damage.

If the Insured suffers 2nd or 3rd degree burns over 30% or more of the body, the insurance cover is NOK 10,000.

If an accident defined in item 5.2 leads to permanent scarring in the face with diameter 2,5cm – 5cm or length, the insurance covers a one-time compensation payment of kr 5 000. For permanent scarring in the face with diameter more than 5cm or length, the insurance covers a one-time compensation payment of kr 10 000.

The face is defined as from the hairline, round the forehead, in front of the ears and above the jawline.

5.2.7 Personal effects with hospitalizations

If the Insured is involved in an accident that results in immediate hospitalization and the Insured's personal effects are lost or destroyed, the insurance will cover up to NOK 10,000.

The effects must be lost or destroyed in or immediately after the accident and/or in-route to the hospital/treatment.

5.2.8 Hospital cash

If the Insured is involved in an accident that results in hospitalization for at least 5 consecutive days, NOK 500 per day is paid from and including the 120th hour. Payment is limited to a maximum 365 consecutive days in the same hospital.

The insurance sum will be double in the following insurance events:

- Persistent state of coma

By persistent is meant a state of coma clinically documented, from and including the first day of hospitalization.

Definition:

- Hospital stay has the purpose of attending the patient during medical- and surgical treatment of ongoing illness/disorder.
- Rehabilitation stays aim at regaining physical, medical or social disability that have been lost as a cause of the illness/disorder.
Rehabilitation stays at the hospital is not considered as hospital stay under this cover.

5.2.9 Taxi to/from work/treatment

If the Insured has been hospitalized due to an accident the insurance will cover the cost of a taxi directly to/from the place of treatment to/from the place of work when it is medically necessary that the journey cannot be undertaken in any other way.

The maximum compensation is NOK 10,000 for the individual accidental injury, max. NOK 1,000 per day.

5.3. Injuries not awarded compensation

The Insurer does not pay for loss or injury, and increases in loss or injury, that is directly or indirectly caused by or in connection with:

1. Emotional injury. (Mental injuries such as trauma.)
2. Injuries that are deemed to be the result of illness or of a morbid condition.
3. Injury by poisoning through food, drink, alcohol, tobacco or illegal drugs.
4. Medical complications, unless as a direct result of an accident covered by the insurance.
5. When the degree of disability worsens as a result of something other than the accident.
6. Injury caused by voluntary participation in a brawl or criminal act.
7. Injury caused by professional diving.
8. Injury caused by bacteria, virus, HIV infection, hepatitis virus or insect sting/bite.
9. Injury in connection with military service outside Norway.
10. Damage to teeth caused by eating.
11. Injury caused by the effect of light or temperature. The Insurer will nevertheless cover such injury if the result of an emergency situation that the Insured could not avoid.
12. Accidental injury that results in:
 - Muscular or skeletal complaints such as intervertebral disc lesion, prolapsed intervertebral disc (slipped disc), sciatica, lumbago, rheumatism, articular arthritis, arthritis, spondylosis, spondylarthritis, gout, fibrositis, muscular

rheumatism, spinal stenosis, osteochondritis, nerve root compression, spondylolisthesis.

- Heart or cardiovascular disease.
- Disease of the blood.

5.4. Settlement of claims

The Insured may only claim compensation for the portion of expenses that exceed that which can be claimed elsewhere.

Compensation is paid on the basis of the documentation presented to the Insurer.

5.4.1 Accidental death

If nothing else is agreed, the sum insured against accidental death will fall to the Insured's spouse, alternatively to heirs pursuant to law or testament. cf. FAL § 15-1.

If the Insured dies of some other cause within one year of the accidental injury, neither accidental death nor disablement insurance will be paid.

If the Insured dies later than one year after the accidental injury, accidental death insurance will not be paid, but disability compensation.

Any disability compensation paid in advance for the same injury will be deducted from the final compensatory amount. The Insurer is entitled to demand an autopsy.

If the insurance amount is related to Norwegian National Insurance's basis rate (G-rate), the amount of compensation will be based on the G-rate at the time the accident occurred.

5.4.2 Permanent disability

Disablement compensation is based on the degree of permanent medical disability. Compensation is paid in accordance to the Norwegian Ministry of Social Affairs's disability table of 21 April 1997, parts II and III, but not the other regulation. Disablement not specified in the aforementioned table shall be determined by expert opinion.

The degree of permanent medical disability must be assessed and determined by an authorized medical specialist in the respective medical field.

The percentage degree of disability determines how much of the insured amount is to be paid.

- If the degree of disability can be reduced by surgery or treatment to which the Insured objects without reasonable grounds, settlement will nevertheless take into account the probable improvement that such treatment could have produced.
- Account is taken of the improvement that can be achieved with the use of prosthesis, hearing aid or other means.

With injury to limbs or organs that were entirely or partly damaged before the accident, compensation is based on the increase in medical disability caused by the accident.

Compensation is awarded only for that portion of medical disability which is caused by the accident.

The sum of individual compensation cannot exceed 100% permanent disability, this even though more limbs or organs are damaged.

Measure of indemnity does not take into account occupation, income or individual characteristics.

The degree of permanent medical disability must be assessed and determined by an authorized medical specialist in the respective medical field.

5.4.3 Medical expenses

Treatment costs are covered regardless of whether or not the accident results in permanent medical disability.

If treatment costs can be expected to exceed NOK 20,000, approval for the treatment must be sought from the Insurer beforehand.

Compensation covers necessary costs for:

- Doctor and dentist.
- Treatment at a hospital.
- Treatment by a physiotherapist or chiropractor that is prescribed by a doctor.
- Medical dressings and appliances, medicines and prosthetics that are prescribed by a doctor or dentist
- Journey to and from home for compensatory treatment, undertaken using the most inexpensive form of transport.

The insurer does not compensate:

- Stays and treatment at private hospitals or clinics.
- Stays in hotels, convalescent homes and similar.

5.4.4 Compensation to surviving children

Compensation is paid on the basis of the Insured's family responsibility for children up to 20 years of age at the time of the accident. By children is meant own children, foster children and adopted children.

5.4.5 Psychological first aid

The insurance does not cover the cost of treatment undertaken more than 2 years after the accident.

By same household is meant family members sharing the same permanent address as the Insured.

By children is meant own children, foster children and adopted children.

5.4.6 Broken bones, burns and scarring

Compensation is not paid if the Insured dies within 2 months of the accident.

5.5. Documentation

5.5.1 Accidental death

The Insurer requires the following documents:

- Death certificate and cause of death.
- Documents showing who is entitled to compensation.

5.5.2 Permanent disability

If nothing else is agreed between the parties, the degree of medical disability shall be determined by a specialist in the respective field and who is employed by a Norwegian state hospital. The choice of specialist shall be made or approved by the Insurer.

5.5.3 Treatment costs/other costs

Any other expenses must be documented.

6. Medical travel insurance

6.1. What the insurance covers:

- Acute illness
- Unexpected deterioration of an existing chronic condition
- Accidental injury. By accidental injury is meant a physical personal injury caused by a sudden and unforeseen external event.

6.2. What the insurance does not cover:

- Medical expenses incurred after the insured has returned to a place of permanent residence in the Nordic region.
- Within the Nordic region, expenses covered by the Norwegian National Insurance Scheme or the Nordic National Insurance Convention are not refundable. The Insurer can on behalf of the Insured pursue a claim against the Norwegian National Insurance Scheme or others for a refund of expenses to which the Insured would otherwise be entitled.

6.3. Insurance Cover

The following expenses are covered by the medical travel insurance:

6.3.1 Medical expenses

Documented expenses relating to emergency and normal medical treatment that is required while travelling.

By medical expenses is meant:

- Doctor's fees and/or expenses relating to hospitalization.
- Medicines and dressings prescribed by a doctor in situ.
- Cost of emergency treatment prescribed by a doctor.
- Necessary travel expenses to/from the location where medical treatment is received. Use of a private car is covered at the governmental rate for use of private car.

6.3.2 Emergency dental treatment

Dental expenses are covered as follows:

- By up to NOK 1 000 per insurance event when acute dental pain or damage to teeth caused by eating requires treatment while travelling.
- By up to NOK 5 000 per insurance event when dental treatment is required for an injury while travelling.

6.3.3 Repatriation

The insurance covers all reasonable and necessary additional costs for the insured's home transport to the Nordic countries.

Home transport may be used when:

- The Insured suffers an acute illness or injury and the health service in the country concerned is unable to provide the necessary treatment.
- The Insured dies during the journey.

Expenses relating to home transport can only be met when repatriation is approved by the Insurer/SOS International.

6.3.4 Summons home

Compensation is payable for all reasonable and necessary and additional costs incurred when travel is interrupted due to:

- A sudden serious illness or accident of a life-threatening nature affecting a close relative.
- Fire, natural hazard, burglary or water damage in the insured's home, business or office that requires the insured's presence and which occurs after the journey has started.

6.3.5 Summons abroad

Compensation is payable for all reasonable, necessary and documented travel and accommodation expenses for two persons who after agreement with the Insurer are summoned because the Insured serious illness, serious accident or death. The Insurer's commitment to compensate falls away if a decision has already been taken to repatriate the insured.

6.3.6 Travel and accommodation expenses

Compensation is payable for all reasonable, necessary and documented additional costs for travel, food and board when the Insured is forced to postpone his/her scheduled return home due to illness or injury, or cannot continue the journey on the orders of a doctor in situ.

Unexpected hotel costs due to a doctor in situ ordering the Insured to stay in bed will be compensated by up to NOK 2,000,- per person per night. The Insurer must be contacted if such a stay is expected to last longer than 5 nights.

It is presupposed that the journey had started at the time the insurance event arise.

Compensation for additional costs is not payable if the Insured returns home due to illness or injury.

6.3.7 Trip curtailment

The insurance includes compensation when the Insured is ordered by a doctor to rest in bed or stay in hospital or by reason situated in item 6.3.4, and covers the Insured's travel expenses for transport food and lodgings that paid before the journey started.

When the Insured uses his own car, travel expenses are calculated at the governmental rate for use of private car for the shortest route between the point of departure to point of termination and back again.

Compensation is awarded for documented travel expenses that correspond to the relationship between unused and total planned travel days within the period of coverage.

The Insured must obtain written confirmation from the doctor in situ about the length of bed rest ordered. The first day of bed rest is calculated from the time of the doctor's first visit.

6.3.8 Sole travel companion

The insurance covers reasonable and necessary additional expenses incurred by the Insured in connection with unpredicted hotel stays, catching up on a planned travel itinerary or a home journey when:

- The planned travel itinerary is interrupted or home

journey delayed as a result of the Insured's sole travel companion suffering acute illness, accidental injury or death.

- If a sole travel companion has to return home because of acute illness or death suffered by a close relative, providing the illness, accidental injury or death is certified by a doctor.

The insurance covers compensation if the sole travel companion has to rest in bed at order from doctor in situ or stay at hospital, and covers the Insureds travel costs for transportation, food and board that is paid before the trip has started.

Compensation is awarded for documented travel expenses that correspond to the relationship between unused and total planned travel days within the period of coverage.

6.3.9 Psychological first aid

The insurance covers up to NOK 25,000 per insurance event if psychological first aid is needed due to:

- Acute psychological crisis after assault
- Serious Accidental injury
- Other serious experience: fire, explosion, traffic accident, natural hazard, hi-jacking or terror attack that the Insured is directly involved in.

6.3.10 Pet care insurance

Which pets are included:

The insurance covers pets that are owned by the Insured and which are taken on the journey from the Insured's permanent address in the Nordic region. It is presupposed that the animal is ID-marked and vaccinated in accordance with the regulations that apply in the EU/EEA.

The insurance does not cover animals that take part in shows, competitions or which are only used for breeding purposes.

What the insurance covers:

The insurance covers up to NOK 1,500 per insurance event for necessary veterinarian fees due to acute illness or accidental injury on a journey outside the Nordic region and within the EU/EEA.

6.3.11 Excursions and events

The insurance covers up to NOK 2,000 per person and up to NOK 2.000 per insurance event for prepaid excursions and events that the Insured is unable to use because the Insured is hospitalized, has to return home or is ordered not to participate by a doctor in situ.

6.4. Expenses not covered

The insurance does not cover expenses in connection with illness, suffering, injury or death when caused by/due to:

- The execution of/complicity in a criminal act.
- An illness or suffering that was known before the journey began and where there is a need for treatment or where complications or need for treatment during the trip are foreseeable. The insurance does cover, however, expenses that result from an unexpected worsening of a chronic suffering, providing the Insured can produced a certificate from his/her doctor stating that it was OK for the Insured to travel.
- Continued treatment abroad at the Insureds request when repatriation is medically safe.
- When the Insured travels against the advice of his/her

doctor.

- When the purpose of the journey is to receive medical treatment.
- When the insurance event is due to the taking of a prescription drug that is not prescribed by a doctor, or use of an illegal drug.
- When an insurance event is due to suicide or attempted suicide.
- When an insurance event is due to a pregnancy in or beyond the 36th week.

6.5. Safety and security regulations

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.

6.6. Duties and precautions

- When an insurance event has occurred, the Insured should as soon as possible seek medical assistance and act in accordance to prescribed treatment.
- With repatriation, the medical necessity for the home journey to be brought forward/postponed must be certified in writing by a doctor in situ.
- With bed rest outside a hospital, the medical necessity and duration must be certified in writing by a doctor in situ.
- The Insured must inform the Insurer without any undue delay and submit copies of the documents available, and which the Company needs in order to calculate its liability and pay compensation.
- The Insured must be able to prove that the expenses are additional expenses (i.e. expenses that would not have occurred if the insurance event had not happened) by providing doctor's certificates, receipts, used/unused travel documents, etc.

With hospitalization, or if the costs must be assumed to exceed NOK 5,000, SOS International/the Insurer must be informed immediately.

7. Liability insurance

7.1. What the insurance covers

The insurance covers the legal liability for injury/damage caused by the Insured as a private individual according to the law in the individual country.

7.1.1

By injury/damage is meant injury to a person or damage to property.

Personal injury is deemed incurred if the Insured causes a

third party death, injury or illness.

7.1.2

Damage to property is deemed incurred if chattels, including animals, or real property are lost or physically damaged. A reduction in economic value of an object/property is not deemed as physical damage if the object's technical/physical functionality is not affected. Financial loss caused to a third party as a result of injury/damage for which the Insurer is liable is counted as part of this.

7.1.3

Unless agreed otherwise in the Certificate of Insurance, the Insurer's total liability in damages is limited to NOK 15,000,000 per insurance event, even if claims are submitted by several injured parties. Legal costs are also covered.

Consequently, NOK 15,000,000 is the total compensation for all the Insured by the liability insurance cover under this Policy.

7.2. What the insurance does not cover:

- Liability that alone is based on pledge, agreement, vow, contract or guarantee.
- Liability as a result of defamation, libel or slander, redress or fines, cf. The Act relating to compensation in certain circumstances No. 26 of 13 June 1969 nr. 26 §§ 3-5 and 3-6.
- Liability towards members of the Insured's family. Family includes the Insured's spouse, parents, siblings, children and their spouses. Spouse also includes permanent cohabiting partners.
- Liability towards co-owners for damage to a jointly owned object, or towards an entity utilized by the Insured or in which the Insured or his/her family has a substantial interest.
- Liability for damage to an object, including real property, which is hired, borrowed, used or kept. The same also applies if the damage first arises or is discovered after the object is returned. The Insured's liability for damaged to a leased residence is nevertheless covered by the insurance if the damage is caused by fire, explosion or a water/fluid leak from the building's plumbing system.
- Liability as owner of real property.
- Liability for transmitting a contagious disease, regardless of how contagion occurs.
- Liability for the objective liability you have for damage caused by your children, cf. The Act relating to compensation in certain instances § 1
- Liability one can incur as owner, driver or user of a motor vehicle.
- Liability one can incur as owner, driver or user of a sailboat or motorized craft.

7.3. Duties and precautions

If a claim for damages is brought against the Insured, or if a claim can be expected, the Insurer must be informed without any undue delay. When a claim for damages is brought against the Insured or the Insurer, the Insured is obliged to give the Insurer all information that can be of significance for dealing with the case immediately.

The Insured shall for his/her own account:

- Implement studies of available material.

- Meet up for discussions or court proceedings.

The Insured must not admit liability or negotiate damages without the Insurer's consent.

7.4. Settlement of claims and calculation of compensation

When an indemnity claim that according to the claimant's reasoning is covered by the insurance, it is the Insurer's job to:

- Clarify if liability exists.
- Negotiate with the claimant.
- If necessary, litigate the case before the courts.
- Cover the cost of an external attorney and other expert assistance selected or approved by the Insurer. If the claim is only partly covered by the insurance, costs are shared in accordance with the respective parties' financial interest in the case. If the insurer is willing to settle the case or place the insurance amount at disposal, the Insurer is not liable for any costs incurred later.
- The Insurer is entitled to pay any compensation direct to the claimant.

8. Cancellation insurance

8.1. What the insurance covers:

The insurance covers the Insured's cancellation costs in accordance with rules stipulated by the carrier, tour operator and the like, including pre-paid transport, accommodation, excursions and events.

The period of cover is from the time the trip/lease is wholly or partly paid to the time the trip/lease is scheduled to begin. As a condition, the insurance must be active before the first payment of the trip/lease is made. The insurance does not cover cancellation after the journey has begun.

Taxes and public charges are compensated by the carrier direct.

Bonus points are not covered.

8.2. What insurance events are covered:

The insurance covers the Insured's cancellation costs when cancellation is due to:

- Acute illness, acute deterioration of a chronic ailment, accidental injury that demands treatment or death affecting the Insured or his/her sole travel companion, or any members of their closest family.
- That a person traveling with the Insured (up to 6 people) becomes seriously injured in an accident or dies. By traveling with the Insured implies persons who have purchased a holiday trip together, departing at the same time and with the same destination.
- Fire, burglary, water leak or damage caused by nature involving the Insured's home, business or office after the booking is made and which requires the Insured's presence.
- The insured is summoned to jury duty, lay judge or testifying as a witness less than 14 days before scheduled departure.
- If the Norwegian Ministry of Foreign Affairs or Norwegian Institute of Public Health have clearly discouraged entry to the destination maximum 1 week before planned entry.
- If a planned operation date is postponed or expedited

so that the operation prevents the Insured of traveling on the pre-arranged trip.

- Terrorist attack on the destination, where the Norwegian Ministry of Foreign Affairs or local authorities disregard travel within the destination that is not required - less than 7 days - before scheduled entry.
- Epidemic or natural disaster occurring at the destination - less than 7 days before scheduled entry - that makes it impossible to enter, or would be in violation of the official authorities' evacuation regulations, or the National Health Institute's travel advice.

8.3. What the insurance does not cover:

- If hospitalization/medical tests/treatment takes longer than expected
- If treatment, medical examination, surgery, convalescence, recuperation is brought forward or postponed.
- Pregnancy. Nevertheless, cancellation is covered if the pregnancy results in a medical condition/complications that prevent(s) the Insured from travelling.
- Fear of war, terror or disease.
- That the purpose of the trip is discharged.

8.4. Safety and security regulations

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.

8.5. Duties and precautions

The Insurer must be notified of cancellation without any undue delay. Claims must be accompanied by:

- Travel documents/tickets/rental agreements in original form and confirmation of paid travel/lease or a credit note showing the cancellation costs.
- A doctor's certificate which confirms that a doctor was consulted before the start of the journey, and that cancellation during the period of cover was necessary due to acute illness or a condition/injury requiring treatment.
- Doctor's certificate, death certificate or other confirming that a close relative, your sole travel companion or a close relative of this person has suffered an acute illness, accidental injury or death.
- Damage report/estimate of damage or loss/police report confirming that cancellation is due to fire, burglary, natural damage or water damage.

9. Legal expenses insurance

9.1. What the insurance covers:

9.1.1 Legal assistance/Legal aid

The insurance covers the cost of legal assistance/legal aid and compensates by up to the amount specified in the Certificate of Insurance per dispute if the Insured as a private individual is party to a dispute that arises before the trip is concluded.

9.2. What the insurance does not cover:

The insurance does not cover expenses that:

- Are connected with the Insured's work or position, including disputes that involve occupational

- injury/sickness, the Insured's real property or sale of or tenancy right to real property (including timeshare),
- Are connected with separation, divorce, child custody, visiting rights, paternity, inheritance, maintenance, division of property and termination of co-ownership established by cohabiting, and probate cases,
 - Solely belong under the execution and enforcement authority, except disputes concerning rent issues,
 - Involve bill of exchange cases, debt collection cases where the debt is uncontested, bad debt cases and cases concerning bankruptcy or composition proceedings if the Insured is debtor in bankruptcy or composition,
 - Involve motor vehicles, aircraft or boats, where the Insured is party in capacity as owner, user or driver of such. Canoes, kayaks and sailboards are not regarded as boats in this context; hang-gliders and paragliders without engines are not regarded as aircraft,
 - Involve criminal cases (including defamation cases) and claims for damages in such cases, as well as any compensation case brought pursuant to the respective country's local legislation,
 - Involve compulsory purchase or matters of judgment where the Insured attempts to obtain rights to another property,
 - Involve public administration decisions. Compensation will nevertheless be awarded for expenses for actions brought after the public complaints system is fully exhausted. In connection with such actions, all costs incurred during the administrative process are excluded from the insurance,
 - Involve solicitor's fees or professional fees,
 - Involve cases concerning motor vehicle liability with personal injury if the claim is brought against the Insurer before the Insured has his/her claim for legal assistance/legal aid costs under the motor vehicle liability insurance finally rejected.

9.3. Settlement of claims and calculation of compensation

The Insurer must be notified in writing as soon as possible and no later than one year after a solicitor is engaged. The Insured appoints the solicitor, who in accordance with the nature of case and the Insured's place of residence is suitable for the assignment. The Insured is obliged to keep costs to a minimum and cover any unreasonable costs him/herself. The Insurer can demand to be informed about the scale of the costs that are claimed to be covered by the insurance and the Insurer has the same right as the Insured to have documented how the solicitor has limited his/her fees. Hours used shall be specified.

10. Luggage Insurance

10.1. What the insurance includes:

The insurance includes personal belongings/luggage, i.e. personal property that the person/persons named in the Certificate of Insurance take with him/her/them for use during the journey and stay in connection with the trip, or send as checked luggage.

Checked luggage is only covered when the Insured travels with the same transport.

Items that are borrowed or hired are also included

10.2. What the insurance covers:

- Theft. By theft is meant being deprived of assets that

one is in possession of, cf. Strl §§ 321 and 322. Lost assets that later are kept by the finder does not fall under the definition of theft.

- Extortion and robbery, cf. Strl. §§ 327-328 and §§ 330-331.
- Break-in, cf. Strl. § 268.
- Vandalism. Vandalism is defined as damage to the Insured's property negligently or unlawfully caused by a third party.
- Natural hazard. Natural hazard is defined as loss directly caused by a natural disaster such as landslide, storm, storm surge, earth quake or volcanic eruption, cf. The Norwegian Insurance of Natural Hazards Act of 16. June 1989 Nr 70.
- Traffic accident with motor vehicle, boat, caravan or bicycle. Traffic accident is here defined as collision, driving of the road, run aground and capsizing when the vehicle is in use.
- Fire, blackening, direct stroke of lightning, explosion, penetration of water or fluid into building, emanation from the buildings tubing or water that suddenly penetrates the building from terrain or ground.
- Loss or damage caused during transport when luggage is sent as checked luggage.

10.2.1 Cash and Securities

Compensation for loss of cash and/or securities is up to NOK 5,000 per person or NOK 10,000 per family.

10.2.2 Travel Documents

Expenses relating to the loss of tickets, passports and other travel documents are covered by up to NOK 15,000 per insurance event when the loss cannot be compensated in any other way.

Loss also means direct extra expenses for hotel accommodation and similar if the loss of the travel document(s) means that the Insured cannot travel home on the same day.

10.2.3 Single articles

Loss of/damage to single articles is covered by up to NOK 20,000 per article.

10.2.4 Valuables

Loss of/damage to valuables (cf. nb. 2.8) is covered by up to NOK 25,000 per person- and NOK 50,000 per family per insurance case.

10.2.5 Bicycles

Cycles and accessories are covered by up to NOK 10,000 per person. Accessories are defined as mounted equipment, helmet, bike shoes and bike suit.

Compensation is not awarded for damage caused in the municipalities where the Insured lives, works or study.

10.2.6 Keys

The insurance covers cost of replacing keys and/or necessarily cost of replacing lock, when keys are stolen. The insurance covers the deductible of other insurance when replacing stolen car keys. Maximum cover pr. insurance event is NOK 5,000.

10.3. What the insurance does not cover:

The following are not defined as personal belongings or luggage:

- Motor vehicles and caravans with accessories. By

accessories is meant spare parts and permanently fixed items such as music systems, mobile telephones and ski boxes/luggage carriers, as well as accessories belonging to the vehicle.

- Boats and accessories. Canoes/kayaks/sailboards are not defined as boats in this context.
- Furniture and portable items, merchandise and samples, tools and measuring instruments.
- Food, drink and tobacco.
- Animals.

The following types of damage/loss are not covered:

- Normal wear and tear
- Minor damage to suitcases, rucksacks, baby carriages and cycles (e.g. scratches, scuffs, stains, etc.).
- Financial loss beyond damage to or loss of personal belongings or luggage.
- Lost earnings – regardless of reason.

10.4. Safety and security regulations

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.

10.5. Duties and precautions

- Theft/robbery/burglary and other loss/damage must be reported to the local police or travel guide immediately and without undue delay.
- Loss/damage during transport must be reported to the carrier in accordance with rules laid down by the individual transport company.
- Without any undue delay, the Insured must inform the

Insurer and provide all the documents necessary for the Insurer to calculate its liability and pay compensation.

- The Insured must document his/her claim by supplying receipts, guarantees, etc.
- If articles that have been lost or stolen or thought to be lost or stolen reappear, the Insured is obliged to inform the Insurer of their reappearance immediately.
- When there is a possibility to make a third party liable for the loss or damage, such as a carrier or hotel, etc., the Insured must immediately do what is necessary to secure the claim.

10.6. Settlement of claims and calculation of compensation

FAL § 6-1 does not apply.

The insurable value is set at what it will cost to purchase a similar article at the time of loss/damage. A deduction is made for age, wear and tear, defects and reduced use value.

If an object can be repaired without any substantial loss in value, the Insured shall keep the object and the Insurer will pay for the cost of repair.

Valuables which are purchased second-hand or received as gifts or inherited are compensated at the sales value of a similar used object.

Instead of compensation in the form of a cash payment, the Insurer may choose to replace the object with an equivalent object. Should an article reappear after compensation is paid, the Insured is entitled to keep the article and repay the Insurer the amount paid in compensation. Otherwise, the article shall fall to the Insurer.

The Insurer has a right to check any information supplied by the Insured in connection with claims and other enquiries.

The Insurer is not obliged to pay compensation before completion of all necessary investigations.

If the Insurer has compensated for loss or damage, the

Company is subrogated to the Insured's right against a third party for the amount the Company has paid in compensation.

11. Travel delay insurance

11.1. What the insurance covers:

The insurance includes the following covers:

11.1.1 Delayed departure

If the tour operator's transport is delayed more than 4 hours, the Insurer compensates NOK 200 per person per started hour, max. NOK 3,000 per person, and NOK 9,000 per insurance event, unless agreed otherwise in the Certificate of Insurance. The delay is calculated in accordance with the tour operator's fixed schedule with any changes that might have been notified before the journey began.

The Insurer's liability is conditional to the delay being due to unfavourable weather conditions or technical fault that directly strikes the public transportation the Insured is traveling- or supposed to travel with, and that the cause is confirmed in writing by the tour operator or carrier. For example: bus, trainset, airplane, ferry.

11.1.2 Re-joining travel itinerary

The Insurer is liable for reasonable and documented additional expenses for catching up a pre-arranged schedule if the Insured undeservedly encounters delays in the tour operator's transport as a result of:

- Weather conditions or technical reasons that directly strike the public transportation the Insured is traveling- or supposed to travel with, or mechanical/technical fault on the public transportation.
- Collision/accident involving the insured that requires vehicle recovery service when the Insured uses own car.

Maximum compensation is NOK 30,000 per person, and NOK 75,000 per family, providing nothing else is specified in the Certificate of Insurance.

11.1.3 Unexpected overnight stay

If the delay according to item 11.1.1 and 11.1.2 means that it is impossible to travel the same day, the Insurer will compensate necessary and documented accommodation expenses by up to NOK 1,500 per person and up to NOK 4,000 per family, unless agreed otherwise in the Certificate of Insurance.

11.1.4 Delayed luggage

If checked luggage is delayed to the final destination, additional expenses are compensated for purchase of necessary and documented clothing, toiletries and chargers within the period the luggage is delayed.

Purchase of necessary Baby Carriage is covered by up to NOK 1.000 per child, maximum NOK 3.000 per family. Hire of necessary sports equipment is covered by up to NOK 3.000 per person and NOK 15.000 for a family.

Maximum overall compensation is NOK 5.000 per person and NOK 25,000 per family, providing nothing else is specified in the Certificate of Insurance.

Compensation is not paid for delayed luggage on return trip home.

11.2. What the insurance does not cover:

- The insurance does not cover lost earnings
- The insurer is not liable for expenses connected with flight delays, cancellation or overbooking covered by EU Directive 261/2004 and for which the carriers themselves are liable.
- Expenses that can be compensated by tour operator, traffic sector, airline or others..

11.3. Safety and security regulations

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.

11.4. Duties and precautions

The delay must be confirmed in writing by the carrier.

12. Deductible Insurance Rental Car

12.1 Who is covered by the insurance:

The persons mentioned in the proof of insurance. Family included.

12.2 What the insurance covers:

Deductible insurance for rental car covers:

Rental of private vehicle if – below mentioned conditions are met:

- The insured has rented the car for maximum 31 days, the rental agreement is made with a public registered rental firm, that the rental is made in the name of the insured, loss damage waiver insurance / comprehensive insurance is chosen, the insured has followed the rental companies rules and regulations as well as local law.

The insurance covers the insureds deductible by up to NOK 15,000 per claim maximum NOK 30,000 per year on damage caused by:

- Hull damage on the vehicle
- Theft of the vehicle

12.3 What the insurance does not cover:

- Damage caused by criminal, intentional or gross negligence by the Insured or the Insured's close family or others that could be related with the Insured cf. FAL § 4-11.
- Damage on vehicle not registered to drive on public roads.
- Damage to the vehicles extra equipment.
- Damage that occurs when driving outside of public- or private road.

13. Evacuation

Evacuation - see definition item 2.10.

The insurance covers necessary and documented additional expenses for travel and accommodation when evacuated to the nearest secure destination/home in Norway when evacuation is due to:

13.1. War, terrorism and similar events

With evacuation that is linked directly or indirectly to war, war risk, terror, insurgency or similar serious disturbances of public order, and when travelling in a region which before arrival was regarded as peaceful.

Evacuation shall take place at the earliest opportunity.

Compensation is limited to the amount specified in the Certificate of Insurance per insurance event for up to 30 days after the event.

Unless agreed otherwise, the Policyholder/Insured must contact the Company before departing for a region with

possible heightened risk for war/terror/unrest. The insurer will then assess whether there is a requirement for additional insurance for the journey in question.

13.2. Natural disasters

With damage that is linked directly or indirectly to an earthquake, volcanic eruption and/or other natural disasters when travelling outside Norway.

13.3. Epidemics

With an epidemic that breaks out when travelling outside Norway. By epidemic is meant a serious contagious disease that in a limited area spreads fast and is extensive.

14. Search- and rescue

The insurance covers reasonable and necessary expenses for search and rescue operations implemented by a local authority, if the Insured is exposed to circumstances that make this necessary.

Expenses not covered:

- Injury/loss inflicted on the rescue crew, transport or equipment during a search and rescue operation

15. WebSafe

15.1. Who are insured

The policy applies to the individual physical person mentioned in the insurance policy and if so explicitly stated in the policy also applies to permanent members of the insured's household.

15.2. Where does the insurance offer cover

The policy applies to the Internet throughout the world, but only when the text is posted in Norwegian, Swedish, Danish or English language.

15.3. When does the insurance enter into force

The insurance covers damage that occurs and is discovered during the insurance period and reported as stated in the insurance Terms & Conditions.

Injury involving a breach of Norwegian law by (illegal) and offensive publication of image or text on the internet. The incident must be reported to the police in order to be validly covered.

15.4. What does the policy cover

The costs of taking action to remove or un-indexing of illegal and offensive information on the Internet with up to NOK 10.000, - per. year.

The costs of taking action to remove or un-indexing of illegal and offensive information on the internet that has been posted against outsiders, organizations or businesses inadvertently by members of the permanent household or by minors in the permanent household with a sum insured up to NOK 10 000 per years.

The costs of legal assistance that must be incurred for removal or un-indexing of illegal and offensive Internet information covered by item 15.1 or 15.2 with up to NOK. 100.000, pr. year when not covered by residential or home contents insurance. AIG will have the right to make the decision to open a legal case, based on the claims potential to actually win a legal procedure.

Examples of published information/content on the Internet

covered by the insurance:

- Defamatory and illegal image published without consent.
- Establishing fake false profile on social media or "hacking" of a personal profile on social media.
- Defamatory and illegal statements about others.
- "Violations against privacy". By spreading illegal and offensive information regarding personal or domestic circumstances.
- "Threats". Making criminal and abusive acts.
- "Racism". Making government illegal, discriminatory and insulting remarks against groups of particular ethnic, cultural or racial background
- "Sexual abuse" of children, possession and distribution of images of child sexual abuse, or representations that sexualise children.
- "Violations Identity / Identity Theft". It is illegal to use another person's identity or an identity that is easy to confuse with another's identity to obtain improper gain or inflict loss or disadvantage on an individual

15.5. Series Clause

Damage caused to the Insured by a continuous series of acts committed by the same person, alone or in cooperation with others, shall be deemed to constitute one event. This also applies to actions taken by insured if it must be assumed that the damage is inflicted by one and the same person, alone or in cooperation with others by a continuous series of acts. Actions performed by one and the same person, alone or in collaboration with others within a continuous period of 24 hours are always considered to be a continuous series of acts.

15.6. What the insurance does not cover

The insurance does not cover loss or damage, or increase in loss or damage directly or indirectly caused by or in connection with:

- Damage to the mind. (Mental injuries like shocks).
- Damage that is considered to be a result of disease or medical condition

15.7. Claims Settlement

The insurance compensation is paid on the basis of submitted original invoice and attached documentation for the execution from the executing company, less the deductible.

15.8. Applicable Law

Act of 16 June 1989 No. 69 relating to insurance, Insurance Contracts Act, applies to the contract between the insured and the Company.

Freedom of speech

Freedom of expression is limited, if you publish or disclose text, film or image in violation of these statutory laws:

- Norwegian Constitution § 100
- ECHR Article 8 (right to privacy)
- ECHR Article 10 (Freedom of Speech)
- Penal Code Chapter 23 (Defamation of character)
- Penal Code § 431 (Editorial responsibility)
- Penal Code § 246 and § 247 (Defamation of character)
- Penal Code § 390 and § 390a (violations of privacy)
- Penal Code § 227 (Threats)
- Injury Compensation Act § 3-6

- Discrimination Act
- Intellectual Property Act § 2 and § 45c
- Marketing Act § 15 and § 25
- E-Commerce Act, § § 16-18

Privacy & Personal Data Protection

Privacy and Personal Data Protection

Violation of privacy / personal data protection may happen if personal information is passed on in violation of these statutory laws:

- Personal Data Information Act § 3 (Scope)
- Personal Data Information Act § 7 (relation to freedom of speech)
- Personal Data Information Act § 8 (conditions for processing personal data)
- Personal Data Information Act § 9 (conditions for processing sensitive personal data)
- Personal Data Information Act § 11 (requirements for processing personal data)
- Personal Data Information Act § 15 (data manager's use of personal data)
- Personal Data Information Act § 18 (right of access)
- Penal Code § 190a (Identity theft / identity violation)

Images

Violations of the right to images may happen by distributing or publishing an image in violation of these statutory laws:

- Intellectual Property Act § 45C
- Personal Data Information Act § 8 (conditions for processing personal data)
- Penal Code § 204a (Child sexual abuse)

15.9. Safety and security regulations

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..

15.10. Defenitions:

Image:

An image is a visual impression, that is what we see. Such images usually rendered on a flat, two-dimensional surface, whether it be a paper, a wall, a TV screen or computer monitor. Images can thus range from abstract symbols and simple drawings to paintings, photographs and live video images.

Policyholder:

The person named in the insurance contract with AIG.

Insured:

The person who according to the insurance contract is entitled to the benefits from this insurance.

Immediate Family:

Spouse / partner / registered partner and children of the Policyholder or registered spouse / partner / roommate with the same registered address as the Policyholder.

Un-indexing:

Published content is added to a message (code) sent to an online service provider, such as Google. Such content should be invisible and not show up in searches in such engines. The service provider will, however, be able to search through its own digital portal to erase the link. This process is referred to as "Un-indexing".

Without Consent:

An involuntary act or act without explicit and informed declaration by the insured that he or she accepts treatment or publication of information or digital content about themselves.

Unwittingly:

Something a person has published on the internet that this person may not have been able to understand would be published or understand the consequences of his actions.

Offensive:

Word, image or action that appears in a manner that is likely to injure or harm a person's reputation or to expose him to hatred, contempt, or loss of reputation as a person or for the required confidence in his position as an employee.

"Hacker":

A "hacker" is a person who breaks into computers and networks without permission.

16. General Terms and conditions

The general terms and conditions apply to that extent they are not departed from in the individual branch conditions or Certificate of Insurance.

Special limitations in the insurer's liability

The Insurer is not liable for loss or damage, or aggravation of loss or damage, which is directly or indirectly caused by or stands in conjunction with:

- Willful action
- Self-inflicted injury
- Suicide or attempted suicide as a result of a mental disorder
- Injury caused to cabin personnel onboard an aircraft
- Strike/riot/lockout

Total compensation for a single insurance event

With one and the same insurance event, regardless of how many insured are affected independent of one another, and regardless of how many accident insurances are in effect, the total compensation will be NOK 400 million per insurance event that are insured by the Insurer.

For insurance events in air travel, the Insurer's maximum liability is limited to NOK 240 million.

By insurance event is meant all losses caused by the same event and in instances where several losses occur as a result of the same event.

For air travel, cover only includes losses incurred during flying/transport by airplane or helicopter.

If the total limitation per insurance event is exceeded, all claimants must accept a pro rata reduction in the compensation.

17. Information regarding submission of claims

The Insurance Companies Central Claim Register - FOSS

All claims reported to the Insurance Company will be registered in the Insurance Companies' Central Register (FOSS). When an insurance company reports a claim to the register it automatically receives a summary of the previous claims reported on the same customer – this also includes claims reported to other insurance companies. The Insured has free access to this information in accordance with the Norwegian Act on Personal Data of 14. April 2000 No. 31. § 18.

AIG is exempt from liability if:

The insured does not submit a claim to AIG within one year of the insured becoming aware of the circumstances to which it relates. See sections 8-5 and 18-5 of the Insurance Contracts Act.

Interest on compensation

The insured is entitled to interest in accordance with the provisions of section 8-4 or 18-4 of the Norwegian Insurance Contract Acts of 16 June 1989 nr. 69.

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.

How we use personal information

AIG Europe, Norway branch office of AIG Europe S.A. Luxembourg, is committed to protecting the privacy of customers, claimants and other business contacts.

"Personal Information" identifies and relates to individuals (e.g. an employee, insured or other members of the individual's family). If you provide Personal Information about an individual (in the following referred to as 'the Data Subject'), it is up to you (unless we agree otherwise) to inform the Data Subject about the content of this notice and our Privacy Policy and obtain the Data Subject's permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you and/or the Data Subject, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with the Data Subject's consent where required by applicable law) as well as other Personal Information provided by the Data Subject or that we obtain in connection with our relationship with the Data Subjects. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside the Data Subject's country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal

Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in the Data Subject's country of residence). When making these transfers, we will take steps to ensure that Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Rights – The Data Subject have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer own data to another organisation, a right to object to our use of own Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how the Data Subject may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose Personal Information can be found in our full Privacy Policy at:

<http://www.aig.no/privacy-policy> or you may request a copy by writing to: Databeskyttelsesansvarlig, AIG Europe S.A. (NUF), Rosenkrantz gt 22, Postboks 1588 Vika or by email at: databeskyttelse.no@aig.com.

Currency

Premiums, sums insured, compensation, etc., arising from the insurance contract will be calculated in Norwegian kroner (NOK) unless specified otherwise in the Terms and Conditions or Certificate of Insurance.

Assistance

If assistance is required in connection with a serious illness or accident, contact our alarm centre.

Tel: +45 38 48 92 50
(24 hours a day)
Fax: +45 70 10 50 56

Address:
SOS International
Nitivej 6
2000 Fredriksberg
Denmark

18. Assistance in appeals

Internal handling of complaints

If you feel that the Insurer has not undertaken a correct evaluation of your claim, you are entitled to ask for a new handling. You will have to inform the company of the reason for your complaint for the new evaluation to take place. The claim will then be evaluated according to the company's internal appeal routine, and you will receive an explained decision.

If you wish to ask for a new handling, this can be done directly to the Claims Department, or you can send an email to skadekontoret@aig.com with the claim number and a description of the facts.

Assistance in insurance disputes

If you have a grievance about the way the insurer has dealt with your case, with this being clarified through the normal claims handling process, you may contact the following organisation free of charge

The Bureau for Insurance Disputes
P.O BOX 53, Skøyen
0212 Oslo.

The complaint must state the name of the company and the claim number under which your claim is being handled. The complaint should also give a brief explanation as to why a complaint is being filed. However; it is up to the individual complainant to decide how comprehensive this description should be.

The Bureau for Insurance Disputes (FinKN) is established to meet the needs a policyholder/claimant may have concerning an insurance settlement.

The bureau's activity covers all insurance industries – including insurance in relation to business activity. Consultation by the bureau is free of charge. After receiving a complaint FinKN will contact the company in question and request a copy of the case documents – along with the policy documents and if possible, the company's explanation in regards to their decision, and handling of the claim.