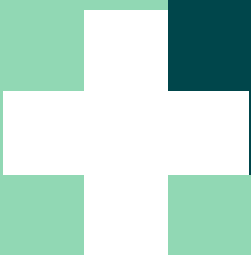




# Critical illness and accident insurance

January 2023



*In case of any discrepancy between the Danish text and the English translation, the Danish text shall apply.*

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## Group and accident insurance applying to P+ Life cycle

The group insurance covers in the event of certain critical illnesses.

The accident insurance covers accidents. The insurances run for one year at a time and can be changed annually on 1 January.

The group insurance in the event of certain critical illnesses, **agreement no. 98707**, is taken out with:

Forenede Gruppeliv Krumtappen 4, 1  
2500 Valby  
Phone no. 3916 7800  
[fg@fg.dk](mailto:fg@fg.dk)  
[www.fg.dk](http://www.fg.dk)

The accident insurance, **policy no. 646-753-545-3**, is taken out with:

Codan Forsikring A/S  
Skade Ulykke  
Gammel Kongevej 60  
1790 København V  
[www.codan.dk](http://www.codan.dk)

## Who is covered?

1. Paying members and members who are subject to non-contributory cover.

## Termination of cover

The insurance in the event of certain critical illnesses as well as the accident insurance are terminated when you start receiving retirement pension benefits in P+, however no later than at the end of the month in which you reach age 68.

The accident insurance does not become payable if the accident is deliberate or due to gross negligence, intoxication, the influence of narcotics or the like, or if the accident has occurred as a result of active participation in war or the like.

The insurances are terminated if you are transferred to dormant membership before age 68, or you terminate your membership of P+.

## Accident insurance

An accident is defined as a sudden incident causing personal injury.

**Dental injury** caused by chewing is covered if the injury is caused by a proven foreign object in the food.

## Extract of the National Board of Industrial Injuries' injury table of 8 November 1999:

|  |       |
|--|-------|
| Visual loss on both eyes                               | 100 % |
| Loss of one eye  | 20 %  |
| Total hearing loss in both ears                        | 75 %  |
| Total hearing loss in one ear                          | 10 %  |
| Loss of one leg  | 65 %  |
| Knee or thigh amputation with good prosthesis function | 50 %  |
| Knee or thigh amputation with bad prosthesis function  | 60 %  |
| Loss of foot with good prosthesis function             | 30 %  |
| Loss of foot with bad prosthesis function              | 35 %  |
| Loss of all toes on one foot                           | 10 %  |
| Loss of 1. toe (the big toe)                           | 5 %   |
| Loss of right arm (100 %)                              | 70 %  |
| Loss of left arm (100 %)                               | 65 %  |
| Loss of right hand                                     | 60 %  |
| Loss of left hand                                      | 55 %  |
| Loss of all fingers on right hand                      | 55 %  |
| Loss of all fingers on left hand                       | 50 %  |
| Loss of thumb  | 25 %  |

If the insured is left-handed, left is assessed as right and vice versa.

It is the National Board of Industrial Injuries' indicative injury table in force at any time which is used when determining the compensation.

The paid compensation depends on the degree of injury and the maximum lump sum compensation, as the lump sum compensation it is paid as a percentage of the maximum lump sum accounting for DKK 850.000. Hence, in case of a 50 percent degree of permanent injury, DKK 425.000 is paid.

Dental injury is covered according to vouchers submitted.

## Certain critical illnesses

If you contract one of the critical illnesses specified in enclosure 2 *Insurance terms - certain critical illnesses* before age 68, you will receive an insurance sum.

### Insurance sum - certain critical illnesses

|                |             |
|----------------|-------------|
| Under 60       | DKK 150.000 |
| 60 - 68        | DKK 133.000 |
| Reached age 68 | DKK 0       |

Cover of certain critical illnesses is based on the condition that the illness is diagnosed in the policy period. Diagnoses established after expiry of the policy period are not covered by the insurance. Payment from the critical illness insurance is tax-free.

## **Making use of the insurance**

### **Accident**

If you have an accident, you must contact Codan that handles the case and pays the accident sum if the conditions for payment are met. You can download a claim form on [pplus.dk](http://pplus.dk)

### **Certain critical illnesses**

If you contract one the certain critical illnesses stated in the insurance terms, you must contact P+.

### **The premium**

P+ pays the premium for the group insurance. The premium is taxable for you, and payment is tax-free. P+ reports the premium to SKAT as personal income.

### **Availability and disputes**

Your insurances cannot be sold, pawned or in other way be made object of sale or prosecution.

You can bring disputes regarding the insurances before the courts or the Insurance Complaints Board.

The complaint must, along with a small fee, be send on a special complaint form which you can acquire at the Insurance Complaints Board, Forenede Gruppeliv or Codan Forsikring.

### **If you have questions?**

You are always welcome to contact us on [kontakt@pplus.dk](mailto:kontakt@pplus.dk) or 3818 8700.

## Enclosure 1 – accident insurance

### Insurance terms

#### 1. Extent and group of people

The member is subject to the insurance on residence or work in Denmark. Expatriates are subject to the insurance if the conditions of item 6 are met.

The total compensation for the same incident can as a maximum amount to DKK 1.5 billion.

#### 2. What does the insurance cover?

The insurance covers accidents when the degree of invalidity exceeds 5 percent.

An accident is defined as a sudden incident causing personal injury.

The accident must occur in the policy period, cf. item 4.

In order to be covered there must be a causality between the accident and the injury. In the assessment it is stressed whether the incident is suitable for causing personal injury - e.g. whether the incident in itself is sufficient to cause/explain the injury.

The insurance covers even though the accident occurs while the injured was flying a private plane or riding a motorcycle.

#### 3. What does the insurance not cover?

Regardless of the injured's state of mind at the time of the injury, the insurance does not cover:

- Injuries caused by the injured with intent or by grave negligence.
- Injuries caused by overburdening.
- Injuries caused by the injured during self-inflicted intoxication or under the influence of narcotics or the like.
- Injuries caused by poisoning due to medicine.
- Injuries caused by infection with virus, germs and other microorganisms.
- Injuries caused by involvement in fights.
- Injuries caused by involvement in illegal actions.
- Injuries caused by participation in boxing, any kind of races, mountaineering, parachute jumping and hang-gliding or comparable sports.
- Injuries caused by nuclear energy in any case, including war.
- Injuries caused by conflicts in the form of war, riots or civil violence unless the injury occurs within one month after the outbreak of the conflict in a country where the insured stays during travelling. Moreover, it is a condition that the conflict did not exist at the entry into the country, and that the insured does not participate in the actions.

#### 4. Policy period

The insurance covers consequences of accidents when the accident occurs during the policy period.

The policy period is the period between the insurance's commencement date and termination date.

The insurance does not cover consequences, including worsening of consequences, showing more than 5 years after the accident occurred or the illness was diagnosed.

#### 5. Where does the insurance cover

The insurance covers worldwide unless otherwise agreed or according to the conditions of items 3 and 6.

#### 6. Expatriation

Members, who as part of their employment are expatriated outside Denmark, are covered by the accident insurance if:

- the expatriation happens from Denmark
- Codan is informed about the name of the expatriate and the country of residence.

The member is subject to the accident insurance when Codan has approved the country of residence. It is the member's responsibility to get the approval from Codan.

Determination of a permanent injury and payment of compensation are based on a specialist examination carried out in Denmark. The costs related to the examination are paid by Codan.

A possible compensation is paid to the Danish bank account of the member or the member's next of kin.

The insurance does not cover costs related to treatment or or dental treatment carried out outside Denmark.

#### 7. In case of an injury

The injured must be under constant treatment by a doctor and comply with the orders given. Codan's liability to pay compensation is conditional on the injured seeing a doctor immediately.

Codan is entitled to obtain information with any doctor, medical institution or others treating or having treated the injured and have the person in question examined by a doctor chosen by Codan.

Codan may require that the injured is examined by a doctor in Denmark who Codan approves and pays for. If the injured does not agree to being examined by a doctor approved by Codan, Codan may decline any claim for compensation.

Regardless of whether the injured resides in Denmark or abroad, Codan does not cover transportation costs or costs related to the stay in Denmark. Codan only pays for the medical certificates which the company requires.

If the insurance includes cover of dental injury, treatment and price must be approved by Codan before treatment is started unless it is an urgent treatment. Codan may require that treatment is carried out in Denmark.

#### 8. Submission of claim form

Injuries covered by the insurance must be filed in writing to Codan as soon as possible.

Injuries can be filed with Codan on phone no. 3355 3830 or [www.codan.dk](http://www.codan.dk)

If an injury causes death, Codan must be informed about this within 48 hours. Codan is entitled to require an autopsy.

#### **9. Limitation in respect of a claim**

Cover of injuries is subject to the standard provisions stipulated in the Insurance Contracts Act, cf. the conditions of item 4, paragraph 3, however.

#### **10. Calculation of compensation**

The compensation is calculated on basis of the size of the insurance sum at the time of the injury and according to the rules appearing from the individual covers.

#### **11. Payment of compensation**

Codan's standard method of payment is a bank transfer. On payment related to an injury, Codan must have information about bank and account number.

The compensation may also be paid by cheque against a fee which is deducted from the compensation amount.

#### **12. Other insurances**

The insurance benefits are paid regardless of other potential insurance benefits which are paid as a result of the injury unless otherwise stipulated in the insurance terms for the individual covers.

#### **13. Who has the right to dispose of the insurance?**

The right to dispose of the insurance in full rests with the policyholder.

#### **14. Termination of the insurance**

The insurance is renewed for one year at a time unless it is terminated by one of the parties with one month's written notice.

#### **15. The National Board of Industrial Injuries**

On request from one of the parties, the National Board of Industrial Injuries can give an indicative opinion about the level of disability, and whether there is a causal relation between the filed suffering and injury.

The National Board of Industrial Injuries' fee is split between the parties, however Codan pays the entire fee if the National Board of Industrial Injuries determines a higher level of disability compared to the one that Codan has determined.

#### **16. Disputes**

If the insured does not agree to Codan's decision of a matter, the insured can contact the department that has processed it.

If the parties do not come to an agreement, it is possible to contact Codan's complaints officer on [klageansvarlig@codan.dk](mailto:klageansvarlig@codan.dk)

Finally, the insured can address:

The Insurance Complaints Board  
Østergade 18, 2. floor  
1100 Copenhagen K  
Phone no. 3315 8900 (from 10am – 1pm)  
[www.ankeforsikring.dk](http://www.ankeforsikring.dk)

Complaints to the Insurance Complaints Board must be made by completing a special complaints form, and a fee is payable. The complaints form and payment information is available [here](#)

The agreement is governed by Danish law, including the existing Danish Insurance Contracts Act. If a dispute about the insurance agreement is brought before the court, it is settled pursuant to Danish law in the Danish courts and pursuant to the Administration of Justice Act's rules on jurisdiction.

#### **17. Sanctions**

Codan Forsikring A/S and their subsidiaries/branch offices do not cover and are not obliged to pay any kind of compensation or other benefits according to the insurance to the extent that such an insurance cover, payment of such a claim or providing such an insurance benefit will expose Codan Forsikring A/S and/or their subsidiaries/branch offices to any sanction, prohibition or restriction approved by the UN, the EU, Great Britain or the US.

## Enclosure 2 – critical illness

### Insurance terms

Extract – for the complete insurance terms, please see the Danish Kritisk sygdom og ulykkesforsikring.

When a diagnosis has been established as required in the insurance terms, the insurance sum can be paid.

The insurance terms applicable and the insurance sum to be paid are the ones applying on the day of the establishment of the diagnosis.

Payment is conditional on the illness being diagnosed during the policy period. It is the time of establishing the diagnosis which is decisive and not the time when the insured learn about the diagnosis.

Conditions covered:

- a. Cancer.
- b. Blood clot the in the heart (heart attack).
- c. Bypass surgery or angioplasty in case of coronary artery disease.
- d. Cardiac valve surgery.
- e. Stroke or apoplexi.
- f. Saccular dilation of brain arteries.
- g. Certain benign tumours in brain and spinal cord.
- h. Disseminated sclerosis.
- i. Motor neurone disease.
- j. Certain muscle and neurone diseases.
- k. HIV infection contracted by blood transfusion or work-related infection.
- l. Aids.
- m. Chronic kidney failure.
- n. Large organ transplants.
- o. Parkinson's disease.
- p. Blindness.
- q. Deafness.
- r. Aortic disease.
- s. Consequences of meningitis.
- t. Consequences of tick borne encephalitis.
- u. Large burns, frost-bites or cauterisations.
- v. ICD implantation.
- w. Chronic heart failure.
- x. Idiopathic pulmonary arterial hypertension.



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