

Children's Health Insurance

Danica Pension

Document containing information on the insurance product

Company: Danica Pension, Denmark
Product: Danica Children's Health Insurance

FT no. : 62973

This document gives you a brief description of our Children's Health Insurance. The insurance terms and conditions provide complete information on coverage and conditions of the insurance product.

What type of insurance is it?

The insurance covers expenses for treatment, etc. prescribed by a doctor if your child falls ill or has an accident.



What is covered?

The insurance covers children of the policyholder aged 0-24 – irrespective of where they live.

Children of the policyholder's spouse/cohabitant aged 0-24 are also covered by the insurance. To be covered, however, the child must live at the same address as the policyholder at the time when the illness or the consequences of an accident are diagnosed.

Covered by the insurance:

- ✓ Consultation and preliminary examination
- ✓ Surgery
- ✓ Medical treatment during hospitalisation
- ✓ Accommodation and meals for the child
- ✓ Accommodation and meals for a relative when the child is admitted to a private hospital
- ✓ Follow-up examination
- ✓ Outpatient rehabilitation
- ✓ Physiotherapy, osteopathy and chiropractor treatments
- ✓ Reflexology
- ✓ Acupuncture
- ✓ Psychologist consultations
- ✓ Cover for pre-existing conditions when the insurance has been in force for six months



What is not covered?

- ✗ Chronic conditions diagnosed before the insurance was taken out.
- ✗ Expenses for treatment in connection with an accident if caused by the insured.
- ✗ Examination and treatment by general practitioners, in emergency rooms and by psychiatrists, general and preventive treatments as well as treatments not offered in Denmark.
- ✗ Congenital illnesses, conditions or infirmities.
- ✗ Chronic dialysis treatment, organ transplant, surgical procedures to correct nearsightedness, farsightedness or astigmatism, cosmetic treatments and surgical procedures, obesity surgery, etc.
- ✗ Injuries caused by fights, professional sports or alcohol or substance abuse.



Are there any limitations of cover?

- ! Pre-existing conditions are covered when the insurance has been in force for six months.
- ! Treatments and surgical procedures are only covered if they can cure or significantly and permanently improve the condition.
- ! Chronic conditions diagnosed during the insurance period are covered for a maximum of 6 months.
- ! Treatments must be prescribed by a doctor and take place in Denmark.
- ! The policyholder and the cohabitant must have been living together in a conjugal relationship and at a shared address for the two years prior to the time when the illness or the consequences of an accident affecting the cohabitant's children are diagnosed.
- ! The insurance must have entered into force and not have ceased when the need for treatment arises.

- ! The treatment must take place not later than three months after the insurance has ceased – regardless of the cause.
- ! Depending on the type of treatment, there may be certain limitations as to the number of treatments offered to the child.



Where am I covered?



The insurance covers treatment in Denmark. If the child/children temporarily lives/live abroad, the insurance will cover for up to one year. Stays abroad exceeding 12 months require a separate agreement for the insurance to cover.



What are my obligations?

- You can only take out Children's Health Insurance if you as the policyholder have a pension and insurance scheme through your employer.
- If you want to use the insurance, you need to report the child's claim to us and inform us if you have a similar insurance cover with another provider.
- If you move abroad or your child/children is/are placed permanently in an institution, you must notify us.
- If you have more children who are to be covered by the insurance as well, you need to inform us of child's/children's name(s) and date(s) of birth (the insurance will automatically cease when a child reaches the age of 24).



When and how will I pay?

Once the insurance enters into force, you will receive a payment form to be used for payment of your premium. You can subsequently register the premium for payment via Betalingsservice (direct debit). If you have taken out the insurance through your employer, the premium will automatically be deducted from your salary.



When does the cover commence and cease?

You can take out the insurance if you or your cohabitant have/has children aged 0-24. The insurance ceases at the end of the month in which the child reaches the age of 24.



How do I cancel the agreement?

As the policyholder, you can cancel the insurance in writing giving us one month's notice ahead of the next premium payment date. If not cancelled, the insurance will be renewed for one year at a time.