

All about your insurance



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Insurance certificate

Insurance certificate for First Card holder

(the Cardholder)

Insurance certificate no: 3631297
Valid from: 01.01.2009
Valid until: the First Card agreement ceases, or until written notice of termination/modification of the insurance is given.

What the insurance includes

The insurance includes Travel Insurance, which includes Purchase Protection Insurance, Internet Insurance, Collision Damage Waiver for car rental and Identity Theft Insurance.

Who the insurance applies to (the Assured)

The Assured must be a member of the Norwegian National Insurance Scheme, and must live in the Nordic region at an address registered in the Population Register in the country of residence.

1. The Travel Insurance applies to

- The household, i.e. the Cardholder with spouse/cohabitant and children, stepchildren and adoptive/foster children under the age of 23 who share an address with the Cardholder according to the Population Register, and the Cardholder's children living with their other parent. The insurance applies to the Assured even if the Cardholder does not participate in the trip.
- As an alternative to family, the insurance applies to up to three (3) fellow travellers. If there are more than three (3) fellow travellers, the youngest three (3) are covered. The fellow travellers must follow the same itinerary, travel times and locations as the Cardholder in order to be insured.
- When both household members and other fellow travellers are on the same trip, the insurance applies first to the household – then to other fellow travellers. Other fellow travellers are only covered if the number of household members is three (3) or fewer, up to a maximum of four (4) people insured including the Cardholder.

2. Purchase Protection Insurance/Internet Insurance/Collision Damage Waiver for car rental/Identity Theft Insurance

Applies to the Cardholder only.

3. Beneficiary

In the event of death, the Assured's heirs are the beneficiaries under the Act relating to Insurance Contracts, unless the Assured has written to Tryg to specify other beneficiaries.

4. Age restrictions

The following age restrictions apply:

- 1) The cancellation insurance does not apply to persons who have reached the age of 75, cf. Section 7 of the Terms.
- 2) Travel sickness and repatriation do not apply to persons who have reached the age of 75, cf. Section 10 of the Terms.
- 3) Accident insurance provides reduced compensation for persons over the age of 67 and does not apply to persons who have reached the age of 75, cf. Section 12 of the Terms.
- 4) Collision Damage Waiver for car rental does not apply to persons under 21 years of age or persons who have reached the age of 75, cf. Section 15 of the Terms.

When the insurance applies

The Travel Insurance applies from when the Assured leaves his/her residence/place of work/school (whichever happens last), and ceases when the Assured is back at his/her residence/place of work/school (whichever happens first).

Each trip can last up to 90 days. For trips with a duration of more than 90 days, the insurance applies for the first 90 days of travel. For open-return trips and for trips without return tickets, the insurance applies for the first 35 day of the trip.

If the trip is extended for unforeseen and compelling reasons beyond the Assured's control, the insurance applies for up to 5 extra days. If returning home is not possible for medical reasons, the insurance applies for up to 60 extra days. In case of extension, Tryg must be notified as soon as possible, and medical reasons must be certified by a doctor.

Payment with a First Card means that at least 50% of the trip's transport costs for all Assured are either

* paid with a First Card

* charged to a First Card Travel Account, or

* charged to an AirPlus Travel Account

When charging a travel account, it is a prerequisite that the Assured is a holder of a First Card.

In addition, the following applies:

- 1) At least 50% of the trip's transport costs for all those Assured is paid with a First Card before an injury occurs.
- 2) Day trips without accommodation are covered only when travelling by airline.
- 3) Travel must start and end in the Nordic region.
- 4) When using your own car, at least 50% of the transport expenses (fuel, ferry, etc.) must be paid with a First Card before an insurance event occurs.
- 5) When a trip is paid using bonus points ("frequent flyer programme"), any flight tax and other taxes/costs are considered as transport costs.
- 6) Payment via withdrawal at an ATM is not accepted.
- 7) The cancellation insurance applies from the time at least 50% of the total transport costs is paid with a First Card; see Section 7 of the Terms. The deposit is refundable under cancellation insurance if 100% of the deposit was paid with a First Card. Cancellation insurance ends at the time of departure.
- 8) The purchase protection insurance applies from the time the object/item is purchased using a First Card; see Section 13 of the Terms.

- 9) Internet insurance applies to damage that occurs when the purchase is completed during the insurance period; see Section 14 of the Terms.
- 10) Collision Damage Waiver for car rental applies only if the car is rented from a registered car rental firm, and from the time the rental is paid 100% with a First Card; see Section 15 of the Terms.
- 11) Identity theft insurance applies to financial loss arising during the insurance period; see Section 16 of the Terms.

Where the insurance applies

The insurance applies to travel worldwide.

The insurance does not apply:

- 1) On trips between residence and work/school.
- 2) In the home, at the place of work, at school, and within municipalities where Assured lives, works or goes to school.
- 3) Participation in expeditions or adventure trips.
- 4) In the countries which the Nordic ministries of foreign affairs advise against travelling to at any given time.

Internet insurance applies to claims arising in connection with online purchases from a website with an address in the European Union (EU), Iceland, Switzerland, Liechtenstein, the US, Australia or Norway, where delivery is agreed to an address in Norway.

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Applicable sums insured

Coverage	Term number	Sum insured	Excess
Cancellation	7)	Up to NOK 15,000 per Assured, max NOK 25,000 per family/group.	
Delayed baggage	8)	From 0 hours up to NOK 3,000 per Assured. After 24 hours up to 2,000 per Assured.	
Delayed arrival	8)	Up to NOK 25,000 per claim event.	
Delay of travel operator's transport	8)	Up to NOK 1,000 per Assured, max NOK 2,000 per family/group after a delay of at least 4 hours.	
Lost luggage	9)	Up to NOK 25,000 for the Cardholder. Up to NOK 30,000 for the family/group, of which up to NOK 10,000 for employer's property.	NOK 500
Travel illness/Repatriation	10)	Unlimited.	
Illness of travel companion	10)	Up to NOK 25,000 per claim event.	

Dental treatment as a consequence of accidental injury	10)	Up to NOK 7,500.	NOK 500
Summoning	10)	NOK 1,000 per day combined for those summoned, up to a maximum of NOK 30,000 per claim event.	
Replacement	10)	Up to NOK 25,000 per claim event.	
Travel interruption	10)	Up to NOK 30,000 per Assured/family/group.	
Hospital money	10)	NOK 200 per day, max NOK 10,000.	
Liability for third party injuries and damage to third parties' property	11)	Max NOK 6,000,000 per claim event.	NOK 1,500 in case of damage to rented accommodation/hotel liability
Accidental death	12)	NOK 50,000 (children under the age of 23) NOK 1,000,000 (23–67 years) NOK 500,000 (67–70 years) NOK 250,000 (70–75 years).	
Permanent medical disability as a result of accident	12)	Up to NOK 1,000,000 (0–67 years) Up to NOK 500,000 (67–70 years) Up to NOK 250,000 (70–75 years).	

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Purchase Protection Insurance	13)	Max NOK 25,000 per claim event.	NOK 500
Internet Insurance	14)	Max NOK 25,000 per claim event, and NOK 50,000 per year.	
CDW, Collision Damage Waiver, Car Rental	15)	NOK 40,000	NOK 1,000
Identity Theft Insurance	16)	NOK 16,000	
Maximum compensation	17)	NOK 25,000,000 per claim event.	

Total compensation for one claim event

For one and the same claim event, no matter how many Cardholders/Assured are affected independently and no matter how many First Card insurances are in effect, the total maximum compensation will be NOK 25 million for all who are insured through First Card. First Card is issued by Nordea Bank Abp, Norway Branch.

Notification deadline for a claim

In case of a claim, Tryg must be notified without undue delay. The right to compensation will lapse if the claim has not been reported within one (1) year after the Assured has gained knowledge of the circumstances that justify the claim.

The right to consideration by an appeal board

In the event of a dispute between the Assured and Tryg, each party may require that the matter be considered by an appeal board in accordance with Act No. 69 of 16 June 1989 relating to Insurance Contracts

Forsikringsklagekontoret (the Insurance Complaints Board)

If the Assured is dissatisfied with the implementation of the claim settlement, the complaint may be directed to: Forsikringsklagekontoret (the Insurance Complaints Board), PO Box 53 Skøyen, NO-0212 Oslo, Norway.

Safety regulations

In the event of a breach of safety regulations, the right to compensation may be reduced or may lapse. The following safety regulations apply to the insurance:

1. Delay

1.1. Baggage labelling

Baggage must be properly labelled with your name and address.

2. Luggage

2.1. Storage and supervision

- The Assured must supervise the luggage. When the luggage is unattended, it must be locked away. In particular, care must be taken to ensure no items are left behind on the trip.
- Hotel rooms, apartments and the like, motor vehicles, caravans and boats must be closed and locked when left.
- During the day, valuables (see definition in Section 1.1 of the Terms) left in a vehicle/caravan/boat must be stored in a closed glove compartment or out of sight in a locked luggage compartment/ski box. Valuables must not be left in tents.
- Luggage/valuables must not be left in vehicles/caravan/boats/tents or in rooms accessible to persons other than the Assured or his/her travel companions at night.

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Night means: The time from when the Assured leaves the vehicle until the vehicle is used the next day and in all cases from 00:00 until 06:00.

2.2. Storage of money

Money must be carried securely, or kept in suitable locked and fixed storage locations in a locked room in a building.

2.3. Packing and transport

Luggage must be packed, labelled and properly secured to withstand the relevant transport. Spectacles, bottles, glass and other fragile items must not be sent as dispatched baggage. Valuables (see definition in Section 1.1 of the Terms) must not be sent as dispatched baggage. The carrier's applicable conditions for baggage contents and packing must be complied with.

3. Travel illness and repatriation

3.1. Medical treatment in case of illness/injury

In case of illness or injury, the Assured must see a doctor and follow the doctor's instructions. In all cases of hospitalisation of the Assured, Tryg or Tryg Alarm must be informed without undue delay.

3.2. Bed rest outside hospital

For bed rest outside hospitals, medical necessity and duration must be certified and prescribed in writing by a local doctor. For bed rest expected to last more than 5 days, Tryg or Tryg Alarm must be contacted.

3.3. Medical certificate for illness/disorder prior to departure

When the Assured is having or requires medical treatment for an illness or a disorder prior to departure, the journey must not be initiated unless it is established that it will subsequently be possible to present a declaration from the Assured's doctor that it was prudent to travel, and that complications/deterioration were unlikely to occur.

4. Travel Illness, Repatriation, Accident

4.1. Diving

When diving with an air supply or breathing apparatus, the Assured must have a valid sports certificate pursuant to international standards (PADI, CMAS, NAUI) for the relevant depth.

5. Purchase Protection Insurance

5.1. Storage and supervision

- The Assured must look after the item. In particular, care must be taken not to mislay or leave the item behind.
- During transport, the insured items must be stored securely and properly.
- The total weight carried on a roof rack or similar device must not exceed 50 kg.
- Items left unattended for short or long periods must be securely locked away.

6. Internet Insurance

Without undue delay after receipt, the Assured must examine the item for any defects or deficiencies.

7. Collision Damage Waiver for car rental

The Assured is obliged to comply with the car rental company's regulations.

8. Identity Theft

If the Assured discovers or suspects that his/her identity has been stolen, the Assured must promptly notify all of his/her banks and credit card issuers and block all cards.

Insurance terms

First Card

Terms as at 1 January 2009

Replaces previous terms as at 1 July 2006

The insurance consists of

- * The insurance certificate
- * These First Card Terms
- * The Act on Insurance Agreements of 16 June 1989 (FAL)
- * Other legislation

The wording of the insurance certificate takes precedence over the insurance terms. The insurance certificate and the insurance terms take precedence over legal provisions that may be waived.

1. Definitions

1.1. Valuables

Valuables means items that are expensive and/or theft-prone, such as:

- jewellery, watches, gems, pearls and precious metals
- PC/photo/video/optical equipment, mobile phones, TV/video/DVD, music systems, portable CD players, MP3 players and other similar electronic devices
- golf equipment
- musical instruments and music gear
- furs, antiques, art objects, stamps
- weapons with accessories, and ammunition

1.2. Immediate family

Spouse/cohabitant, own and cohabitant's children and grandchildren, parents and grandparents, siblings, parents-in-law, children-in-law, brother-in-law and sister-in-law, niece/nephew and daughter-in-law/son-in-law are counted as immediate family.

1.3. Cohabitant

A person who lives with the Cardholder in a quasi-marital relationship and who, according to the Population Register, has the same residence as the Cardholder.

1.4. Children

Resident unmarried children/stepchildren/foster children who have not reached the age of 23. Children of the Cardholder who live with their other parent are also included.

1.5. Assured

Whoever is entitled to compensation (in liability insurance, the Assured is the person whose liability in tort is covered).

1.6. Insured

The person's life or health to which the insurance pertains.

1.7. Travel companion

Travel companion means a person who is either named on the same travel document or ticket as the Assured or who has signed up for the trip together with the Assured for the purpose of undertaking the trip together.

2. Who the insurance applies to (the Assured)

The Assured must be a member of the Norwegian National Insurance Scheme, and must live in the Nordic region at an address registered in the Population Register in the country of residence.

2.1. The Travel Insurance applies to:

- The household, i.e. the Cardholder with spouse/cohabitant and children, stepchildren and adoptive children/foster children under the age of 23 who share an address with the Cardholder according to the Population Register, and the Cardholder's children who live with their other parent. The insurance applies to the Assured even if the Cardholder is not participating in the trip.
- As an alternative to family, the insurance applies to up to three (3) fellow travellers. If there are more than three (3) fellow travellers, the youngest three (3) are covered. The fellow travellers must follow the same itinerary, travel time and locations as the Cardholder in order to be insured.
- When both household members and other fellow travellers are on the same trip, the insurance applies first to the household – then to other fellow travellers. Other fellow travellers are only covered if the number of household members is three (3) or fewer, up to a maximum of four (4) people insured including the Cardholder.

2.2. Purchase Protection Insurance/Internet Insurance/Collision Damage Waiver for car rental/Identity Theft insurance

Applies to the Cardholder only.

2.3. Beneficiary

In the event of death, the Assured's heirs are the beneficiary under the Act relating to Insurance Contracts, unless the Assured has written to Tryg to specify other beneficiaries.

2.4. Age restrictions

The following age restrictions apply:

- 1) The cancellation insurance does not apply to persons who have reached the age of 75, cf. Section 7 of the Terms.

- 2) Travel sickness and repatriation do not apply to persons who have reached the age of 75, cf. Section 10 of the Terms.
- 3) Accident insurance provides reduced compensation for persons over the age of 67 and does not apply to persons who have reached the age of 75, cf. Section 12 of the Terms.
- 4) Collision Damage Waiver for car rental does not apply to persons under 21 years of age or persons who have reached the age of 75, cf. Section 15 of the Terms.

3. What the insurance includes

The insurance includes Travel Insurance, which includes Purchase Protection Insurance, Internet Insurance, Collision Damage Waiver for car rental and Identity Theft Insurance.

4. When the insurance applies

The Travel Insurance applies from when the Assured leaves his/her residence/place of work/school (whichever happens last), and ceases when the Assured is back at his/her residence/place of work/school (whichever happens first).

Each trip can last up to 90 days. For trips with a duration of more than 90 days, the insurance applies for the first 90 days of travel. For open-return trips and for trips without a return ticket, the insurance applies for the first 35 days of the trip.

If the trip is extended for unforeseen and compelling reasons beyond the Assured's control, the insurance applies for up to 5 extra days. If returning home is not possible for medical reasons, the insurance applies for up to 60 extra days. In case of extension, Tryg must be notified as soon as possible, and medical reasons must be certified by a doctor.

In addition, the following applies:

- 1) At least 50% of the trip's transport costs for all those Assured is paid with a First Card before a claim arises.

- 2) Day trips without accommodation are covered only when travelling by airline.
- 3) Travel must start and end in the Nordic region.
- 4) When using your own car, at least 50% of the transport expenses (fuel, ferry, etc.) must be paid with a First Card before an insurance event occurs.
- 5) When a trip is paid using bonus points ("frequent flyer programme"), any flight tax and other taxes/costs are considered as transport costs.
- 6) Payment via withdrawal at an ATM is not accepted.
- 7) The Cancellation Insurance applies from the time at least 50% of the total transport costs is paid with a First Card; see Section 7 of the Terms. The deposit is refundable under cancellation insurance if 100% of the deposit was paid with a First Card. The Cancellation Insurance ends at the time of departure.
- 8) The Purchase Protection Insurance applies from the time the object/item is purchased using a First Card; see Section 13 of the Terms.
- 9) Internet Insurance applies to claims arising in connection with online purchases completed during the insurance period; see Section 14 of the Terms.
- 10) Collision Damage Waiver for car rental applies only if the car is rented from a registered car rental firm, and from the time the rental is paid 100% with a First Card; see Section 15 of the Terms.
- 11) Identity Theft Insurance applies to financial loss arising during the insurance period; see Section 16 of the Terms. 16.

5. Where the insurance applies

The insurance applies to travel worldwide.

The insurance does not apply:

- 1) On trips between residence and work/school.
- 2) In the home, at the place of work, at school, and within municipalities where the Assured lives, works or goes to school.

- 3) Participation in expeditions or adventure trips.
- 4) In the countries which the Nordic ministries of foreign affairs advise against travelling to at any given time.

Internet Insurance applies to claims arising in connection with online purchases from a website with an address in the European Union (EU), Iceland, Switzerland, Liechtenstein, the US, Australia or Norway, where delivery is agreed to an address in Norway.

6. Applicable sums insured

See the insurance certificate and Sections 7 to 17 of the insurance terms.

7. Cancellation

The insurance does not apply to persons who have reached the age of 75.

7.1. What the insurance covers

The insurance compensates prepaid travel and accommodation costs that cannot be refunded upon cancellation prior to departure. The deposit is covered from the time 100% of the deposit is paid with a First Card.

The insurance ceases at the time of departure.

The costs must be incurred by the Assured in accordance with the established provisions of the carrier, tour operator, hotel or landlord of the holiday cabin/room when cancelling travel or a let, and cancellation must be due to:

- acute illness, unexpected acute and severe exacerbation of a chronic disorder, serious accidental injury or death of the Assured, the Assured's sole travel companion or the Assured's sole travel companion's immediate family in the Nordic region after travel/accommodation has been booked.

Definition of sole travel companion: see Section 1.7, and immediate family; see Section 1.2. The reason for the cancellation must be certified by a doctor, and it must be stated that, in medical terms, due to illness/injury, the Assured cannot undertake the journey

- that one of the Assured's fellow travellers has died
- the Assured's residence, commercial property, business or office has been damaged after booking travel/accommodation and the Assured is required to attend

Compensation for cancellation costs incurred as a result of the same event or on the same journey is limited to NOK 15,000 per Assured, up to a maximum of NOK 25,000 collectively for all those Assured. If the Assured has cancellation protection with the tour operator, only the price of the cancellation protection and the tour operator's administration fee will be reimbursed.

Cancellation notice

Cancellation must be notified to the carrier, tour operator, hotel, landlord, travel agency as soon as it is clear that the trip or stay will not be completed.

7.2. What the insurance does not cover

The insurance does not include:

- expenses for which others may require statutory or contractual reimbursement, such as a carrier, travel operator, hotel or similar, e.g. taxes or government charges
- expenses due to cancellation:
 - incurred after the planned start of the journey/let
 - acute deterioration of a chronic disorder when this is highly likely to occur before the planned departure time or before the start of the let
 - due to surgery/treatment where the Assured had been prepared for such surgery/treatment before the journey/accommodation was booked
 - because the reason for the journey no longer exists

• expenses related to, or due to:

- disease or disorder pre-existing booking of the trip and for which Assured receives medical treatment. However, Tryg will reimburse costs due to acute unexpected deterioration of a chronic disorder, if a statement can be provided by the Assured's doctor to the effect that it would have been prudent to undertake the trip
- illness or disorder pre-existing booking when the trip was booked with a view to consulting a doctor or receiving treatment/surgery or treatment/surgery was planned or intended before booking the trip, but could not be completed for reasons of time, capacity or other reasons
- pregnancy from the 36th week inclusive, or elective termination of pregnancy. However, Tryg reimburses expenses resulting from accidental injury for which compensation is payable, or acute illness
- illness or injury sustained by the Assured as a result of taking sedatives, intoxicating or narcotic substances, or analgesics
- illness or injury arising from participation in a brawl or by participating in a crime

8. Delay

8.1. What the insurance covers

8.1.1. Delayed baggage

If expedited luggage does not arrive by the planned mode of transport, expenses on the purchase of necessary clothing, toiletries, etc., will be reimbursed on presentation of specific receipts. The delay must be confirmed by the carrier. The compensation is limited to NOK 3,000 per Assured. In case of delay beyond 24 hours, further compensation up to NOK 2,000 is payable per Assured. The insurance ceases when the luggage is received.

8.1.2. Delay of tour operator's mode of transport

In case of delay of the mode of transport due to weather conditions or technical defects,

documented costs of necessary food and beverages are reimbursed. The delay is calculated in relation to the current timetable as well as any changes that were planned and announced before the journey. The delay must be of at least 4 hours' duration and must be documented by the tour operator. Compensation is limited to NOK 1,000 per Assured, up to a maximum of NOK 2,000 with more than one Assured travelling together.

- 8.1.3. Collection of pre-booked onward transport in the event of delayed arrival
Applies to both departure from and return to the Nordic region. If the Assured arrives late for the tour operator's transport, Tryg covers reasonable and documented additional expenses for:
- collection of pre-ordered onward transport if the tour operator fails to make up time on a fixed itinerary. For holidays and leisure travel, there is a condition that the carrier is unable to make up time on a fixed itinerary within 24 hours
 - accommodation if onward transport is not possible on the same day as a result of delayed arrival
- It is a condition of the company's duty of compensation that delayed arrival is due to:
- weather conditions or a technical fault when the Assured travels by public transport
 - collision/driving off the road requiring salvage of a vehicle provided by the Assured/travelling companion
 - acute illness or accident, in cases where evidence can be presented that journey cannot continue on schedule

The delay must be of more than 2 hours' duration. For domestic travel, the delay must be more than 1 hour. The cause of the delay must be documentable, e.g. by written confirmation from the tour operator, travel agent, salvage company or doctor.

Compensation is limited to NOK 25,000 per claim event. If the delay only entails additional expenses for accommodation, compensation is limited to NOK 1,500 per Assured, up to a maximum of NOK 4,000 if costs of accommodation are for more than two (2) Assured travelling together.

It must be documented that the trip was paid for with a First Card. The insurance does not reimburse expenses that can be refunded/reimbursed from another source.

The insurance company's right to recourse for compensation paid

To the extent that Tryg has paid compensation to the Assured in the event of delay, Tryg is awarded the Assured's claims against the responsible carrier, tour operator or travel agent.

8.2. What the insurance does not cover

The insurance does not include:

- compensation when arrival of baggage at the last airport destination on your return trip is delayed
- expenses covered by the tour operator, travel agent, airline or other party
- delay caused by strike/lockout
- expenses in the event of flight delay, cancellation or overbooking for which airlines themselves are liable under EU regulations
- loss of earned income

8.3. Applicable safety regulations

- 8.3.1. Baggage labelling
Baggage must be properly labelled with your name and address.

9. Luggage

9.1. What the insurance covers

The insurance includes damage to and loss of personal property brought by the Assured for personal use during the journey and stay, by

- theft, cf. Section 257 of the Penal Code. Lost or mislaid property is not considered to be theft
- robbery, cf. Section 267 of the Penal Code

- Criminal damage. Criminal damage means damage/loss directly caused by another party unlawfully damaging, rendering useless or taking luggage in the possession of the Assured, as described in Section 291 of the Penal Code
- traffic accidents in the form of collision, driving off the road or overturning of motor vehicle or bicycle
- grounding or capsizing of a boat
- damage resulting from fire, explosion, drop, direct lightning strike or as a result of water ingress/water leak in a building
- damage/loss caused directly by a natural disaster such as avalanches, storms, storm surges, earthquakes or volcanic eruptions, cf. the Natural Disaster Compensation Act
- damage/loss in transit when luggage brought by the Assured for personal use during the journey and stay are sent as checked/expressed baggage, but only when the Assured travels on the same transport as the baggage

For the insurance, the following sums insured apply:

- NOK 25,000 per Cardholder
- NOK 30,000 in total when the loss/damage affected several Assured travelling together

The above sums insured include compensation for:

- Single items with accessories up to NOK 7,500 per item, although valuables and theft-prone items are reimbursed up to a maximum of NOK 10,000 per claim event.
- Employer's property up to NOK 10,000 per claim event.
- Individual items with accessories up to NOK 7,500 per claim event in the case of theft from a car, boat, caravan, or in rooms accessible to persons other than the Assured or the Assured's travelling companion.
- In the case of theft from a tent/bathing beach/pool, the total compensation is limited to NOK 5,000 per claim event.
- Tickets and passports, issued in the name of the Assured, as well as reasonable and necessary travel and accommodation expenses incurred by the Assured as a result of such losses up to NOK 12,000 per claim event if the loss is not otherwise covered.

- Damage to a bicycle or theft of a secured bicycle up to NOK 2,000 per claim event.
- Robbery/theft of money up to NOK 10,000 per claim event.
- Theft of money stored in a safe in a building up to NOK 10,000 per claim event.

For each claim event, an excess of NOK 500 is payable.

Theft and robbery must be reported immediately to the nearest police officer/tour guide. A copy of the report/confirmation must be sent to Tryg. The carrier's applicable conditions for the duty of reporting must be complied with.

9.2. What the insurance does not cover

The insurance does not include:

- financial loss beyond loss of/damage to the insured items
- securities, documents beyond those specified above as being covered
- reconstruction of audio, image, data or documents
- motor vehicles and caravans including accessories
- windsurfing equipment and boats/motors including accessories
- furniture, moveables and tools
- consequential damage to dispatched baggage due to liquid leakage
- damage caused by the object's regular use or wear and tear
- damage to a suitcase, pushchair, backpack in the form of tears, scratches, stains and the like
- damage to/loss of expedited baggage for which the carrier is responsible under transport regulations

9.3. Applicable safety regulations

9.3.1. Luggage – storage and supervision

- The Assured must supervise the luggage. When the luggage is unattended, it must be locked away. In particular, care must be taken to ensure no items are left behind on the trip.

Hotel rooms, apartments and the like, motor vehicles, caravans and boats must be closed and locked when left.

- During the day, valuables (see definition in Section 1.1) left in a vehicle/caravan/boat must be stored in a closed glove compartment or out of sight in a locked luggage compartment/ski box. Valuables must not be left in tents.
- Luggage/valuables should not be left in vehicles/caravan/boats/tents or in rooms which are available to persons other than the Assured or his/her travel companion at night. Night means: The time from when the Assured leaves the vehicle until the vehicle is used the next day and in all cases from 00:00 until 06:00.

9.3.2. Storage of money

Money must be carried securely, or kept in suitable locked and fixed storage locations in a locked room in a building.

9.3.3. Packing and transport

Luggage must be packed, labelled and properly secured to withstand the relevant transport. Spectacles, bottles, glass and other fragile items must not be sent as dispatched baggage. Valuables (see definition in Section 1.1) must not be sent as dispatched baggage. The carrier's applicable conditions for baggage contents and packing must be complied with.

9.4. Compensation calculation for luggage

The compensation rules in Section 6-1 of the Act relating to Insurance Contracts do not apply. The settlement is calculated in accordance with the provisions of the present insurance terms: Compensation is limited to the cost of corresponding items with a deduction for impairment commensurate with age and use, decreased usability or other circumstances. Any such deduction is made only when the impairment constitutes 1/3 or more of the acquisition price. When calculating the impairment, the likely service life of the item is also taken into account. If an item without significant impairment can be repaired, the Assured retains the item and Tryg pays for the repair. If the lost item is found after compensation has been paid, the Assured has the right to retain the item upon repaying the compensation. If the Assured does not want this, the item will be awarded to Tryg.

10. Travel Illness, Repatriation and Travel Interruptions

10.1. Travel Illness

Not applicable to persons over age 75. The insurance covers necessary expenses incurred by the Assured because, during the trip, he/she is affected by:

- acute illness,
- accidental injury, or
- unexpected acute deterioration of a chronic disorder.

10.1.1. What the insurance covers

The following expenses are reimbursed:

- medical fees
- hospitalisation
- expenses on bandages, etc., and medicine prescribed by a doctor
- physical/chiropractic treatment prescribed by a doctor
- necessary transport costs in connection with medical care
When using one's own car, the necessary transport costs are covered at NOK 2 per km in respect of the shortest distance to the place of treatment
- expenses on the journey for dental damage after accidental injury claim up to NOK 7,500
- expenses on dental treatment up to NOK 5,000 for acute dental disease or acute dental damage caused by eating and requiring treatment while travelling
- expenses resulting from bed rest outside hospital by order of a doctor up to NOK 1,000 per day, up to a maximum of NOK 15,000 per claim event
- expenses to catch up with a fixed itinerary up to NOK 15,000 per claim event

Summoning

In the event of the Assured's serious illness or accidental injury abroad, necessary expenses on summoning up to two (2) related persons with a permanent residence in the Nordic region are covered.

Confidential

Travel costs are reimbursed for the most reasonably priced means of travel. Hotels and accommodation expenses are reimbursed up to NOK 1,000 per day for those summoned. Total compensation per claim event is limited to NOK 30,000. Summoning is not covered if provision has already been made for immediate repatriation of the Assured. The expenses must be documented.

Illness/injury affecting sole travel companion

If the Assured's sole travel companion or the sole travel companion's immediate family resident in the Nordic region is affected by acute illness, accidental injury or death, the Assured's necessary additional expenses are covered in respect of:

- accommodation (board and lodging) up to NOK 1,500 per day
- catching up with a fixed itinerary
- repatriation if the trip is cancelled or if repatriation is delayed

Cover applies to a person over the age of 18 and children under 18, if any. In the event of illness, injury or death affecting minors travelling with both parents, the cover applies to both parents. Total compensation is limited to NOK 25,000 per claim event. In addition, compensation may be payable for a cancelled trip as described in Section 10.3.

Replacement

Cover applies when the Cardholder is on a business trip, and includes the necessary travel expenses for a colleague who must relieve the Cardholder following repatriation/hospitalisation for which reimbursement is payable. A replacement must be arranged within 14 days of repatriation/hospitalisation. In addition, the Cardholder's necessary expenses are covered for return travel within 2 months – to the location where the stay/trip was cancelled. The total sum insured for a replacement and return travel is NOK 25,000 per claim event.

Hospital money

Tryg reimburses NOK 200 per day for hospitalisation, up to a maximum of NOK 10,000.

This compensation is granted regardless of other compensation and no documentation is required other than for the hospitalisation itself.

10.1.2. What the insurance does not cover

The insurance does not include:

- expenses incurred after the Assured has returned to his/her permanent residence in the Nordic region
- expenses on continued treatment in hospitals abroad when Tryg Alarm's doctor, in consultation with the attending physician, considers repatriation medically justifiable
- certain conditions regarding illness and hazardous sports/activity; see Section 10.4.

10.1.3. Applicable safety regulations:

10.1.3.1. Medical treatment for illness/injury

In case of illness or injury, the Assured must urgently consult a doctor and follow the doctor's orders. For any hospitalisation of the Assured, Tryg or Tryg Alarm must be notified without undue delay.

10.1.3.2. Bed rest outside hospital

In case of bed rest outside hospitals, medical necessity and duration must be certified and prescribed in writing by a local doctor. For bed rest expected to last more than 5 days, Tryg or Tryg Alarm must be contacted.

10.1.3.3. Medical certificate for illness/disorder before departure

When the Assured is having or requires medical treatment for an illness or a disorder prior to departure, the journey must not be initiated unless it is established that it will subsequently be possible to present a declaration from the Assured's doctor that it was prudent to travel, and that complications/deterioration were unlikely to occur.

10.1.3.4. Diving

When diving with an air supply or breathing apparatus, the Assured must have a valid sports diving certificate in accordance with an international standard (PADI, CMAS, (SIA) for the relevant depth.

10.2. Repatriation

Persons who have reached the age of 75 are not covered.

10.2.1. What the insurance covers

The insurance reimburses the necessary additional expenses on repatriation of the Assured to the home/Population Register address in the Nordic region:

- when the Assured is affected by acute and severe illness, unexpected acute and severe exacerbation of chronic disease or unexpected acute and severe exacerbation of disease/disorder pre-existing departure, severe accidental injury or death
- when acute and severe illness, serious accidental injury or unexpected death affect the immediate family resident in the Nordic region after the journey has commenced requiring repatriation earlier than planned.

Definition of immediate family: see Section 1.2.

- in the event of damage to the Assured's residence, commercial property, business or office, occurring after the departure date and requiring his/her attendance
- in the event of robbery to which the Assured was subjected abroad. The insurance covers repatriation expenses up to NOK 5,000 per person/NOK 10,000 per family/group. The robbery must have been reported to the local police
- In addition, necessary additional expenses are covered for repatriation of children travelling with the Assured to their home/Population Register address in the Nordic region
- if a travel companion is required, the additional expenses this entails are paid for one person. In the event of repatriation, expenses on assistance from a nurse or doctor are reimbursed when necessary

Approval requirements

Repatriation must be recommended and approved by a doctor. In all repatriation cases, advance approval from Tryg or Tryg Alarm must always be obtained.

10.2.2. Applicable safety regulations:

10.2.2.1. Medical certificate for illness/disorder prior to departure

When the Assured is having or requires medical treatment for an illness or a disorder prior to departure, the journey must not be initiated unless it is established that it will subsequently be possible to present a declaration from the Assured's doctor that it was prudent to travel, and that complications/deterioration were unlikely to occur.

10.2.2.2. Diving

When diving with an air supply or breathing apparatus, the Assured must have a valid sports diving certificate in accordance with an international standard (PADI, CMAS, NAUI) for the relevant depth.

10.3. Travel interruption

10.3.1. What the insurance covers

The insurance covers the Assured's travel costs for travel cancelled due to:

- The Assured's hospitalisation abroad.
- The Assured's bed rest/wheelchair confinement outside hospital on a doctor's orders if this lasts more than 2 days.
- circumstances that entitle the Assured to coverage of additional expenses under Section 10.2. Repatriation.
- compensation is also payable to the Assured for a cancelled trip if the Assured's sole travel companion is affected by one of the above conditions. The definition of a travel companion can be found in Section 1.7 of the Terms.

Travel costs mean the receipted amount paid prior to departure for transport, board and lodging, not refunded in any other way. Compensation is provided pro rata in respect of the amount of unused travel costs compared to the total number of scheduled days' travel within the insurance period. Compensation is limited to NOK 30,000 per Assured/family/group.

10.4. Exceptions applicable to Travel Illness, Repatriation and Travel Interruptions

Over and above the limitations mentioned under Travel Illness, Repatriation and Travel Interruptions, the following related or contingent expenses are excluded:

- disease or disorder pre-existing departure and for which Assured receives medical treatment. However, Tryg will reimburse costs due to acute unexpected deterioration of a chronic disorder, if a statement can be provided by the Assured's doctor to the effect that it was prudent to undertake the trip
- illness or disorder pre-existing departure when the trip is for the purpose of consulting a doctor or receiving treatment/surgery or treatment/surgery was planned/intended before the start of the trip, but could not be completed for reasons of time, capacity or other reasons
- pregnancy from the 36th week inclusive, or elective termination of pregnancy. However, Tryg reimburses expenses in connection with pregnancy where these result from an accidental injury for which compensation is payable, or acute illness
- illness or injury sustained by the Assured as a result of taking sedatives, intoxicating or narcotic substances, or analgesics
- illness or injury arising from participation in brawls or crime
- illness or injury occurring while practising boxing, wrestling, judo, karate or other martial arts or self-defence sports
- illness or injury occurring as a result of BASE jumping, skydiving, hang gliding, paragliding or flight by microlight and ultralight aircraft
- illness or injury as a result of diving deeper than 39 m with a supply of air or respiratory equipment
- illness or injury occurring during participation in downhill races, freestyle races, snowboarding races or training for such races organised by clubs, associations or sports teams
- illness or injury occurring during participation in speed racing in motorised vehicles
- injury or illness occurring during competitive cycling whether on the road, track or terrain

11. Travel liability

11.1. What the insurance covers

The insurance covers legal liability incurred by the Assured in the capacity of a private individual during travel, pursuant to applicable law in the country where the damage occurs, for causing injury to another person or damage to other people's property during the insurance period. Tryg's total liability for all loss, damage or injury recognised per claim event is NOK 6,000,000.

11.2. What the insurance does not cover

The insurance does not cover liability incurred by the Assured

- when such liability is based entirely on acknowledgement, agreement, contract or warranty granted before or after damage, loss or injury
- pursuant to the Act of 13.06.1969 relating to compensation in certain circumstances, Sections 3-5 and 3-6 or for fines, fees, etc.
- for damage to property belonging to another party, but which was in the possession of or used by the Assured himself/herself or his/her agent. Nevertheless, the insurance does cover liability for damage to rented hotel rooms or holiday apartments subject to an excess of NOK 1,500
- for malicious damage by the Assured
- as the owner, driver or user of a motor vehicle, self-propelled works machine, aircraft, sailing boat, sailboard, motorboat, trotting horse or racehorse.
- as the owner of real estate
- in respect of immediate family. See definition in Section 1.2.
- while performing professional or business activities
- for damp, fungus or rot damage
- upon transmission of infectious disease
- in respect of a co-owner for damage to jointly owned items
- for damage caused by pollution, unless the cause is sudden and unforeseen. Pollution refers to the introduction of solids, liquid or gas to air, water or the ground

- for noise or vibrations
- for light or other radiation
- for impact on the temperature that is or may be harmful or detrimental to the environment, cf. Section 6 of the Pollution Control Act

11.3. Compensation settlement

Travel liability – obligations of the Assured

When claims for damages are filed against the Assured or directly against Tryg, the Assured undertakes, at his/her own expense:

- to provide Tryg with the information and documents available to the Assured and which Tryg needs in order to assess its liability and pay the compensation
- to carry out the enquiries and investigations that Tryg deems necessary to deal with negotiations and litigation. The Assured must not admit liability or negotiate claims for damages without the consent of Tryg.

Travel liability – Tryg's obligations

When claims for damages covered by the insurance exceed the agreed excess, Tryg undertakes:

- to investigate whether liability exists
- to negotiate with the injured party
- to pay the necessary costs beyond the excess for determination of the question of compensation even if this exceeds the sum insured. If the claim for damages is partly covered by the insurance and partly not, the costs are allocated according to the parties' financial interest in the matter. If Tryg is willing to make a settlement in the case or make the sum insured available, it is not liable for any costs subsequently incurred
- to pay the compensation that exceeds the excess. Tryg has the right to pay any compensation directly to the injured party

Claims for compensation directly against Tryg must be notified without undue delay and Tryg must be kept informed of the further processing of the claim. Tryg's admissions to injured parties are not binding upon the Assured.

12. Accident

Accident insurance does not include persons who have reached the age of 75.

12.1. What the insurance covers

The insurance includes accidental injury affecting the Assured. Accidental injury means bodily injury caused by a sudden, external event – an accident – occurring during the insurance period. The insurance event is the accident. Psychological injury is covered only where the diagnostic criteria of the international classification system ICD-10, item F43, 1 (PTSD) are met.

12.1.1. Death:

The insurance covers death as a result of accidental injury occurring within one (1) year of the accident, as follows:

- NOK 50,000 for the insured under the age of 23.
- NOK 1,000,000 for the insured between 23–67 years.
- NOK 500,000 for the insured between 67–70 years.
- NOK 250,000 for the insured between 70–75 years.

The compensation settlement is deducted from any disability compensation paid. In the event of death later than one year after the time of the accident, death benefit is not payable, but disability compensation is payable in accordance with the level of disability hypothetically applicable to the Assured at the third anniversary of the accident.

12.1.2. Permanent medical disability:

The insurance covers permanent medical disability as a result of accidental injury occurring within three (3) years of the accident, as follows:

- Up to NOK 1,000,000 for the insured between 0–67 years.
- Up to NOK 500,000 for the insured between 67–70 years.
- Up to NOK 250,000 for the insured between 70–75 years.

For 100% medical disability, the entire sum insured is paid out. For partial disability, a correspondingly smaller proportion is paid out. The level of medical disability is determined in accordance with the Ministry of Social Affairs' disability table of 21 April 1997, based on the impairment caused by the accident. Any disability not specified in the table is determined by discretion. Loss of or injury to a limb or organ that was completely dysfunctional before the accidental injury does not give rise to any compensation. If a limb or organ was previously partially lost or dysfunctional, corresponding deductions apply as for determining the degree of disability.

12.1.3. Costs of treatment:

The insurance covers costs of treatment arising from an accident up to 5% of the sum insured in respect of disability, for up to 2 years after the accident. This applies to costs incurred after the Assured returns to the Nordic region, and the treatment must be prescribed by a doctor.

Costs not covered:

- costs of transport from the scene of the injury
- costs of stays in convalescent homes, hotels or similar
- costs of treatment in private hospitals or from a private practitioner without a public operational subsidy

12.2. What the insurance does not cover

The insurance does not include:

- Injury occurring during boxing, wrestling, judo, karate or other martial arts or self-defence sports.
- Injuries occurring while practising aerial sports such as BASE jumping, skydiving, hang gliding, paragliding, kiting or flight by microlight and ultralight aircraft.
- Injury as a result of diving deeper than 39 m with an air supply or breathing apparatus.
- Injuries occurring during downhill races, freestyle races, snowboarding races or training for such races organised by clubs, associations or sports teams.
- Injuries occurring during participation in speed racing in motorised vehicles.
- Injuries occurring during competitive cycling whether on the road, track or terrain.
- Injuries as a result of professional practice.
- Injuries in connection with military service outside the Nordic region.
- Injuries in connection with rock climbing outside the Nordic region.
- Injuries that are only cosmetic.
- Injuries resulting from participation in brawls or crime.
- Drowning, unless it is overwhelmingly likely that drowning was not due to illness or medical disorder.
- Injuries caused by a stroke, fainting or other medical disorder.
- Injuries from poisoning caused by food, beverage or stimulants.
- Injuries/medical complications as a result of taking sedatives, analgesics or narcotic substances.
- Medical treatment, etc., or medication, unless related to the treatment of accidental injury for which compensation is payable.
- Injuries as a result of bacteria or viruses.
- The following diseases or medical disorders that have led to medical disability or death, even if the cause can be attributed to an accidental injury: myocardial infarction, angina pectoris, arthritis. In other cases, the compensation is reduced if it can be assumed that the medical disorder or condition contributed to the death or disablement of the Assured. The compensation is reduced relative to the significance of the medical disorder or disease preceding death or disability.

- Costs of treatment arising from participation in: handball, football, rugby, American football, bandy and ice hockey matches or mandatory training for the same arranged by clubs, associations or sports teams (commercial sports are nevertheless covered).

12.3. Applicable safety regulations:

12.3.1. Diving

When diving with an air supply or breathing apparatus, the Assured must have a valid sports diving certificate in accordance with an international standard (PADI, CMAS, NAUI) for the relevant depth.

12.4. Compensation settlement

- Death benefit and disability compensation are calculated based on the sum insured at the time of the accident.
- disability is assessed at the earliest 1 year after the accidental injury occurred. If any of the parties believe the level of disability could change, it may be necessary to delay final settlement, but no longer than three (3) years for adults and five (5) years for children under the age of 20, after the accidental injury occurred. Settlement is granted in respect of the level of disability believed to be permanent.
- If the final level of disability can be reduced by surgery or treatment that the Assured is resisting without reasonable grounds, nevertheless, when determining the final level of disability, the likely improvement such treatment would provide will be taken into account.
- Claims for benefit or the sum insured are due for payment as soon as Tryg has had reasonable time to clarify the matter of liability and calculate its final liability. If it becomes clear at an early stage that at least part of the sum will be paid out, a corresponding amount must be paid out in advance.
- Total compensation cannot exceed 100% of the sum insured in respect of disability.

- Disfiguring injuries (e.g. major burns) to the face may attract compensation of up to NOK 20,000.
- Compensation will be assessed without taking account of the person's occupation, income or individual characteristics.
- Death benefit will be paid to the Assured's spouse, secondarily to heirs by law or will, cf. Section 15-1 of the Act relating to Insurance Contracts, unless a beneficiary has been specified.
- In case of flight-related injury, Tryg's total compensation for one person in one and the same accident is NOK 5,000,000 irrespective of the number of policies the person holds. For a serving crew member, the total compensation is limited to NOK 2,500,000.
- Tryg has the right to obtain medical/specialist declarations to determine the compensation.
- The Assured is obliged to provide all relevant information to enable Tryg to determine the claim and establish the correct compensation.
- Administrative costs must be documented with original receipts.

13. Purchase Protection Insurance

Purchase Protection Insurance applies to purchases made in Norway or abroad, when the Assured is travelling and the trip is covered by the Travel Insurance.

13.1. What the insurance includes

The insurance applies to all item purchases exceeding NOK 1,000 each/collectively, paid for with a First Card. The insurance includes loss of or damage to the item in the event of a sudden external event not personally attributable to the Assured. The insurance applies from the time the object/item is purchased with the First Card and until the time the Assured has returned home, up to a maximum of 90 days counted from the date of purchase.

* For transport/travel lasting more than 90 days, the insurance applies for the first 90 days of the journey.

13.2. What the insurance does not include

The insurance does not cover losses caused by:

- consequential loss or damage of any kind
- financial loss beyond the purchase amount charged to the First Card
- loss/damage caused by the Assured with malicious intent or by gross negligence. A determination will be made regarding the level of blame and the other circumstances as to whether any amount is payable and, if so, how much
- purchase of motor vehicles or consumer items (e.g. food and beverages)

13.3. Applicable safety regulations

13.3.1. Storage and supervision

- The Assured must look after the item. Particular care must be taken to ensure items are not mislaid or left behind.
- During transport, the insured items must be stored securely and properly.
- The total weight carried on a roof rack or similar device must not exceed 50 kg.
- Items left unattended for short or long periods must be securely locked away.

13.4. Compensation settlement

The insurance reimburses the like-for-like replacement cost, albeit limited to NOK 25,000 per claim event.

The Assured must report the claim in writing to Tryg without undue delay. The Assured undertakes to provide Tryg with the necessary documents to calculate the loss and pay out compensation, e.g. receipt, warranty certificate, etc. for the damaged/lost item. Theft must be reported to the local police immediately and confirmation of the police report must be attached to the claim notification. The Assured undertakes to notify Tryg immediately of any items recovered.

If the Assured is able to claim compensation of the loss from a third party, Tryg assumes the Assured's rights in relation to the third party. Damage in transit must be reported to the carrier immediately after transportation. The carrier is generally liable for any such damage. An excess of NOK 500 applies per claim event.

14. Internet Insurance – Safe online

14.1. Who the insurance applies to – the Assured

The insurance applies to the First Card personal cardholder.

14.2. Where the insurance applies

The insurance applies to claims arising in connection with online purchases from a website with an address in the European Union (EU), Iceland, Switzerland, Liechtenstein, the US, Australia or Norway, where delivery is agreed to an address in Norway.

14.3. When the insurance applies

The insurance applies to damage that occurs when the purchase is completed during the insurance period.

14.4. What the insurance includes

The insurance applies to damage (see 14.4.3.) as a result of an insured event (see 14.4.2.) occurring when purchasing an insured item (see 14.4.1.).

14.4.1. Insured item

Item means physical moveables with a minimum price of NOK 500 (including VAT, but excluding carriage).

However, the item must not include:

- live animals, flowers, plants, food or beverages
- new or used motor vehicles

- money, traveller's cheques, loan certificates, shares or other negotiable securities
- flights, train tickets or other travel documents
- services or service functions related to the secured item or its delivery
- jewellery, jewels or gems
- data downloaded from the internet (MP3 files, photographs, videos or software)
- services via the internet
- items purchased for professional or industrial use
- items purchased for resale
- items purchased via online auctions

Insured items means items purchased online by the Assured in a personal capacity, paid for in full with a First Card and provided by the seller via post or other method of carriage. Any and all compensation for damage received by the Assured from the seller after compensation has been paid by Tryg must be awarded to Tryg. Items received after this time must be sent to Tryg without undue delay.

14.4.2. Insured event

Insured event means:

1. Defective item:
 - The supplied item does not correspond to the item ordered, or
 - The item delivered has defects at the time of delivery that prevent its proper or correct function, or it is corrupted or incomplete. The insurance does not cover hidden defects or similar latent malfunctions.
2. Incorrect delivery time (delay):
 - The ordered item was not delivered within 30 days from the date the purchase was charged to the First Card.

14.4.3. Damage

Damage means:

1. In the case of a defective item:
 - Costs of returning the insured items to the seller, and compensation for the insured item, if the seller does not send a replacement item, give a refund or otherwise indemnify the buyer, or
 - Costs of sending the insured item to Tryg, as well as compensation for the insured item if the seller does not acknowledge liability.
2. In case of incorrect delivery time:
 - Replacement of the insured item, or
 - Following Tryg's prior written approval, the costs of purchasing a replacement item corresponding to the insured item. Reimbursement for the insured item is limited to the actual price paid for the item.

Compensation for damage is provided by Tryg only if the damage is not made good by the seller:

- Within 75 days for an online purchase from a website with an address in Norway, or
- Within 90 days for an online purchase from a website with an address in the European Union (EU), Iceland, Switzerland, Liechtenstein, the US or Australia counted from the date of purchase.

Compensation does not include interest losses.

14.5. Safety regulations

Without undue delay after receipt, the Assured must investigate whether there are any defects or deficiencies in the item.

14.6. Sum insured/excess

Tryg is liable up to the sum insured for NOK 25,000 + customs duties and taxes per claim, and NOK 50,000 + customs duties and taxes per Assured per year, for recognised claims arising during the insurance period. Excess: None

14.7. Serial clause

Damage incurred by the Assured in the event of a coherent series of acts committed by the same person alone, or in complicity with others, is considered to constitute one insurance event. This also applies to actions carried out by the Assured if it must be assumed that the damage was inflicted by the same person, alone or in complicity with others, in the event of a coherent series of actions.

14.8. Claim notification

If an insurance event occurs, the Assured must notify Tryg without undue delay. The claim notification form must be fully completed and signed, and sent to Tryg with the following evidence of the insurance event:

- Receipt or other confirmation of the purchase.
- In case of incorrect delivery within 30 days, the Assured must confirm the insurance event in writing.
- A receipt or other confirmation that the item was received.
- Receipt for expenses on shipping the item back to the seller or to Tryg.
- Proof that the purchase was charged to a First Card – First Card statement.
- Any other documentation or information necessary for Tryg to assess the claim and estimate the scope of the claim.

14.9. Distribution of recourse proceeds

If the Assured's loss of assets under insurance exceeds the sum insured, the Assured shall be entitled to all amounts recovered from the seller (except for warranties, insurance, security or cover taken out by or for the benefit of Tryg) up to the point of loss of the asset in excess of the sum insured, with deductions for actual recovery costs.

Any remaining amounts accrue to Tryg.

15. Collision Damage Waiver for car rental

15.1. What the insurance includes

The insurance includes renting a private vehicle if the conditions below are met. The cardholder (the Assured) has rented the rental car for a maximum of 31 days, the rental has been entered into with a publicly registered car rental firm, fully comprehensive insurance has been taken out for the rental car and the rental car deposit was paid in full with a First Card. The insurance covers the Assured's excess up to the sum insured stated on the insurance certificate in the event of claims arising as a result of:

15.1.1 Damage to the vehicle

15.1.2 Theft of the vehicle

It is a prerequisite for valid insurance that the vehicle is rented from a publicly registered rental firm, that the rental is in the name of the cardholder and that the cardholder has complied with the rental firm's regulations and applicable statutory laws and regulations. Compensation is payable for a maximum of two claims per cardholder per year.

15.2. What the insurance does not include

The insurance does not cover damage:

- 15.2.1. Resulting from criminal or grossly negligent action by the Assured or the Assured's immediate family.
- 15.2.2. Resulting from violations of the rental company's regulations.
- 15.2.3. Occurring when anyone not named on the car rental agreement drives the vehicle.
- 15.2.4. Occurring when driven by a person without a valid driving licence.
- 15.2.5. Affecting a rental car with value in excess of NOK 500,000 or a car more than 20 years old or a model that has not been on sale for 10 years.
- 15.2.6. Affecting a vehicle not registered for driving on public roads.

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- 15.2.7. Occurring when training for or participating in races.
- 15.2.8. Occurring under the influence of alcohol, pills or narcotic substances.
- 15.2.9. Affecting the rental car's accessories.
- 15.2.10. Occurring when driving other than on public roads.

15.3. Compensation settlement Collision Damage Waiver for car rental

In the case of a claim, the Assured must notify Tryg in writing without undue delay. The claim must be documented with a copy of the car rental agreement and documentation of having paid the excess to the rental firm. The Assured's excess is NOK 1,000 per claim event.

16. Identity theft

16.1. What the insurance includes

The insurance covers costs specified in points 16.1.1., 16.1.2. and 16.1.3. in connection with identity theft. Identity theft means a third party's illegal or unauthorised use of the proof of identity:

- to make online payments (card transactions, Internet payments, phishing) or payments with counterfeit cards, or
- to guarantee or legitimise a card or cheque payment, or
- to take out a loan or open a credit account

Proof of identity means ID cards (passport, driving licence, bank card) online login, electronic signature, Social Security number, account number, payslip, payment mandate or other material suitable for identifying the Assured. Phishing means false e-mails from a company for the purpose of making the Assured provide personal information that may be used in connection with identity theft.

- 16.1.1. Legal assistance costs to assist the Assured in civil law cases, prosecution or for having payment notices changed as a direct consequence

of the identity theft. The costs must be pre-approved by Tryg. Compensation is limited to a maximum of NOK 8,000.

- 16.1.2. Loss of earnings due to necessary time off permanent work to undertake necessary errands to restore identity after identity theft is limited to NOK 4,000.
- 16.1.3. Other administrative costs resulting from identity theft incurred from restoring the identity of the Assured.

16.2. What the insurance does not include

- 16.2.1. Theft of the Assured's identity document that resulted in theft or fraud involving the Assured's company name or identification relating to the Assured's business activities.
- 16.2.2. Actions taken by the Assured's spouse, cohabitant, partner, children or parents.
- 16.2.3. Costs resulting from the Assured or the Assured's immediate family's criminal or grossly negligent acts.
- 16.2.4. The Assured's financial losses, other than the costs incurred from restoring the identity of the Assured.
- 16.2.5. Physical or psychological injuries, any illness or death.
- 16.2.6. Financial losses beyond the costs specified in Sections 16.1.1., 16.1.2. and 16.1.3.
- 16.2.7. Costs related to loss of seniority or loss of reputation.
- 16.2.8. Indirect costs and losses.
- 16.2.9. Data loss.
- 16.2.10. The cost of identity theft that occurred before the insurance period.

16.3. Compensation settlement Identity theft

As soon as the Assured becomes aware of having been a victim of identity theft, the following actions must immediately be taken:

- 16.3.1. Notify all of the Assured's banks and credit card issuers and block all cards.
- 16.3.2. Report the matter to the police.

16.3.3. Notify Tryg in writing. Documentation of reporting the matter to the police and documentation of costs for which reimbursement is requested under the insurance policy must accompany the claim notification.

16.3.4. The injured party must take all possible measures to limit the extent of the identity theft.

17. General provisions governing all coverage

17.1. Malicious intent and gross negligence

The insurance does not cover:

- malicious damage by the Assured, cf. Section 4-9 and Section 13-8 of the Act relating to Insurance Contracts.
- damage inflicted by the Assured as a result of gross negligence. A determination may be made taking due account of the level of blame and the circumstances as to whether the company will compensate part of the damage, cf. Sections 4-9 and 13-9 of the Act relating to Insurance Contracts.

17.2. Actions and omissions by parties other than the Assured

Identification

Actions and omissions by the Assured's spouse who lives with the Assured, or by persons with whom the Assured lives in an established, permanent relationship, have the same effect on the Assured's rights as actions or omissions by the Assured personally. Any dereliction of the duty of disclosure that Tryg may invoke in respect of the Assured pursuant to Section 4-2 of the Act relating to Insurance Contracts may also be invoked in respect of others who may be insured under the policy.

17.3. Reservations regarding breach of safety regulations

Tryg reserves the right not to reduce or waive liability in response to non-compliance with the safety regulations. See Section 4-8 and § 13-9 of the Act relating to Insurance Contracts.

17.4. Insurance event notification

If an insurance event has occurred, anyone who believes he/she has a claim under the policy must notify Tryg without undue delay. Burglaries, theft, assaults and robberies must be immediately reported to the nearest police officer or tour guide. A copy of the report/confirmation must be sent to Tryg. Other loss, damage or injuries must be reported to the police if Tryg so requires. In the event of malicious intent or gross negligence in relation to the duty to notify, liability may be reduced or may lapse. Under any circumstances, the right to compensation will lapse in respect of any claims not notified to Tryg within one year of when the entitled party became aware of the circumstances justifying the claim, cf. Sections 8-5 and 18-5 of the Act relating to Insurance Contracts.

17.5. Duty of disclosure in the event of a compensation settlement

Anyone wishing to make a claim against Tryg must provide the information and documents available to him/her that Tryg needs in order to determine the validity of the claim, cf. Sections 8-1 and 18-1 of the Act relating to Insurance Contracts.

17.6. Recourse

If the Assured can require a third party to make good the loss, Tryg will assume the Assured's right to compensation in relation to the third party.

17.7. Prohibition of gain

Compensation payment must not result in financial gain, but only replace actual financial loss within the framework of the insurance agreement. Therefore, no compensation is payable where expenses are refunded by others.

17.8. Securing claims against others

If there is the possibility of holding third parties, e.g. a hotel or transport operator, liable for compensation, the Assured undertakes immediately to take the necessary steps to secure the claim.

17.9. National Insurance

If Tryg has also met obligations of the National Insurance Scheme, on the behalf of the Assured, Tryg may pursue any claim that the Assured may have against the National Insurance Scheme and retain the amount that would otherwise accrue to the Assured.

17.10. Response to fraud

Any party guilty of fraud or improper conduct towards Tryg forfeits the right to compensation in respect of any and all compensation claims arising in connection with the present and any other insurance agreements pertaining to the same event, and Tryg may terminate any insurance agreement with the party concerned, cf. Sections 4-2, 4-3, 8-1 and § 13-2, 13-3 and 18-1 of the Act relating to Insurance Contracts.

17.11. Tryg is not responsible for any loss or damage associated with:

- 17.11.1. Closure of borders, airports, airspace, ports or stoppage of trains/buses due to threats, terrorism or government orders.
- 17.11.2. Lack of communication due to bankruptcy.
- 17.11.3. The release of nuclear energy for any reason, or the direct or indirect results of biological or chemical poisoning caused by terrorism or similar acts with political, ethnic or religious motivation.
- 17.11.4. Rebellion, strike, lockout or serious disruption of public order.
- 17.11.5. War or war-like conditions including any use of armed forces. On holiday trips abroad, insurance covers travel illness and repatriation if the Assured is located in an area where war or serious unrest breaks out, and the area was deemed peaceful prior to entry. Cover is limited to 1 month.

17.12. Total compensation for one claim event

For one and the same claim event, no matter how many Cardholders/Assured are affected independently and no matter how many First Card policies are in effect, the total maximum compensation will be NOK 25 million for all who are insured through Nordea's First Card agreement.

17.13. Venue

Any disputes arising pursuant to the insurance agreement shall be settled by the Norwegian courts, unless this is contrary to mandatory rules in applicable legislation, or as otherwise agreed.

17.14. Foreign currency

Premium amounts, sums insured, amounts of compensation, etc. that arise from the insurance contract are calculated in Norwegian kroner (NOK) unless otherwise stated in the Terms or insurance certificate.

17.15. Right to appeal

In the event of any dispute arising with Tryg, the matter may be contested before Tryg's own complaints department or the Forsikringskontoret (the Insurance Complaints Board). The addresses are:

- Tryg Forsikring, Customer Complaints Department
Box 236, PO Box 7070, NO-5020 Bergen, Norway

or

- Forsikringsklagekontoret (the Insurance Complaints Board), PO Box 53 Skøyen, NO-0212 Oslo, Norway, tel. +47 2313 1960.

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