Worker's Compensation Insurance
Insurance Product Information Document

Company: True Insure Forsikringsformidling A/S
Product: Danish Worker's Compensation Insurance
Registration: Registered in Denmark as an insurance intermediary with the Danish Financial Supervisory Authority (FSA). Registration number FT.id. 48167.

This insurance is underwritten by Lloyd's Insurance Company S.A., a Belgian limited liability company (société anonyme / naamloze vennootschap) with registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be. Website: www.lloyds.com/brussels, Email: enquiries.lloydsbrussels@lloyds.com

This document provides a summary of key information regarding worker's compensation insurance. The full terms of the insurance, including coverage details, special conditions, limitations, and exclusions, are set out in the policy schedule and related documents. We recommend that you read the full policy carefully to ensure it meets your insurance needs. If you have any questions about the coverage or specific requirements, please contact your insurance broker or True Insure Forsikringsformidling A/S.

What is this type of insurance?
This insurance is provided in accordance with the Worker's Compensation Act, which requires employers to take our coverage for all employees in an employment relationship, as protection against occupational accidents.
The definition of "employment" is outlined in the Workers' Compensation Act.

What is insured?

The insurance includes coverage for:

- ✓ The employer's statutory obligations towards employees in the event of a work-related injury, as described in the Danish Workers' Compensation Act
- ✓ Damage to glasses: In the event of damage to glasses, the insurance is limited to the glasses' original and reasonable replacement value
- ✓ Acute crisis counselling: For acute crisis counselling, compensation may amount to a maximum of DKK 50,000, however no more than 4 consultations of one hour each per insured person with a psychologist or psychiatrist
- ✓ Cyber risks

Optional covers:

- ✓ Violent assault injuries.
- ✓ Transport to and from work.
- ✓ Increased lump-sum transitional benefit in the event of death.
- ✓ Damage to clothing and footwear.

What is not insured?

The examples below illustrate some situations that are not covered by Workers Compensation Insurance. This is not an exhaustive list.

- ✗ Accidents occurring while commuting to or from the workplace
- ✗ Occupational illnesses or diseases
- ✗ Accidents that happen during leisure or personal time
- ✗ Loss of earnings and compensation for pain and suffering.
- ✗ Illnesses and other injuries that cannot be recognised as an occupational injury or occupational disease under the Danish Workers' Compensation Act

Are there any restrictions on cover?

A work-related injury is only covered when Labour Market Insurance (Arbejdsmarkedets Erhvervssikring) has recognised the injury or occupational disease in accordance with the Danish Workers' Compensation Act.

! All compensation amounts and benefits payable under the Danish Workers' Compensation Act are determined in accordance with the provisions of the Act, and Labour Market Insurance (Arbejdsmarkedets Erhvervssikring) is responsible for deciding whether an injury or occupational disease is covered by the Act, as well as for determining the amount of compensation and/or benefits payable.

Where am I covered?

✓ Coverage applies while you are in Denmark.
✓ Coverage also applies during overseas business trips for up to a maximum of 28 days

What are my obligations?

- Report any occupational injury via the EASY system on virk.dk and to Sedgwick within 14 days of the incident
- In the event of an employee's death, report the claim to the Industrial Board and Sedgwick within 2 days by calling 2042 6397. At the same time, report the accidental death as a workers compensation claim on EASY via virk.dk.
- Provide accurate information required to calculate the insurance premium when purchasing the policy.
- Inform us promptly of any changes during the policy period, including:
- Change of business address
- Change in business operations, including the DB25 code
- Changes in the number of employees
- Changes in the nature or distribution of employee roles
- Notify us immediately if you discover any errors or discrepancies in your policy.
- Pay the insurance premium on time.
- Provide all requested information necessary to assess and settle claims.
- Maintain an accident log and visibly display proof of the Workers' Compensation insurance policy at your workplace

When and how do I pay?

- You must pay the premium when the insurance takes effect. The invoice will include information about the final due date for payment.
- Subsequent premiums must be paid on the due or revised dates specified in the policy.
- Payment can be made via giro, or, by agreement, through other methods.

When does the cover start and end?

- Your policy begins on the agreed start date specified in your policy schedule and is valid for one (1) year unless otherwise stated.
- The policy will automatically renew at the end of the term unless an alternative arrangement has been made.

How do I cancel the contract?

The insurance contract is valid for one (1) year and can be cancelled by giving one month's notice before the renewal date