



Travel insurance

Pensioners, early retirees, and disablement pensioners from Equinor ASA

Valid from: 01.01.2025

Policy number: 93306783



Certificate of insurance for members

Policyholder: Equinor ASA

The insurance contract is in Norwegian. Norwegian documents, including the certificate of insurance for members, take precedence. This translated document is based on the Norwegian certificate of insurance at the issuing date and is intended as information only. It is thus not a valid certificate of insurance. The insurance for the individual member takes effect from the time the person meets the conditions for membership.

Equinor Holiday and leisure travel

Holiday and leisure travel worldwide for up to 7 weeks duration

Travel insurance for pensioners, early retirees and disablement pensioners from Equinor ASA and their families.

The family insurance covers you, your spouse or cohabitant with a shared address in the National Registry – as well as children and foster children until they turned 21 years of age.

The sum insured applies per insured person.

The insurance cover	Sum insured	Deductible
Leisure travel		None
Illness/injury – treatment prescribed by a doctor, medications etc.	Unlimited	
Hospitalization	Unlimited	
Repatriation	Unlimited	
Summoning	Unlimited	
Emergency dental treatment due to severe dental injury	Unlimited	
Home summoning	Unlimited	
Phone expenses related to severe illness or injury	5,000	
Compensation for reduced benefits of holiday	7,500	
Lost days of holiday	100,000	
Return trip back to destination	10,000	
Personal luggage	100,000	
Valuables – total compensations of	40,000	
Bicycle	40,000	
Cash, vouchers and the like	6,000	
Damaged mobile phone	3,000	
Rented sports and leisure equipment	10,000	
Cancellation	100,000	
Delayed luggage	5,000	
Delayed means of transport	25,000	
Delayed rental car collection	10,000	
Delayed lost event/accommodation	5,000	
Evacuation	Unlimited	
Lost holiday due to evacuation	15,000	
Rental car – deductible	20,000	
Liability – outside the Nordic countries	15,000,000	
Legal expenses – outside the Nordic countries	100,000	



Reasonable care: your responsibility for taking care of yourself and your belongings – safety regulations:

This also applies to a spouse or cohabitant (pursuant to section 4 – 11 in the act on Insurance Contracts)

- Baggage/property shall be properly secured against theft and should not be left unattended.
- Valuables (se definition in the certificate of insurance) must be given extra care and should not be left accessible to others.
- Valuables and cash that is left in a vehicle/boat/caravan shall be kept in a separate, locked compartment that cannot be seen into.
- Baggage shall be packed properly and appropriately so that it withstands transportation.
- If baggage is forwarded, the carrier's rules shall be followed.
- The following shall not be sent as forwarded baggage:
 - Photo/video/computer equipment or other electrical, electronic or optical equipment
 - Jewellery, clocks, watches, cash or securities
 - Bottles, fragile items, perishable goods or prescription medicines
- The carrier`s provisions regarding attendance must be followed.
- Journeys starting from offshore installation etc, at least 72 hours must be calculated between the planned arrival at the Heliport and departure with the next means of transport.

If this is not done, the right to compensation may be totally or partly lost, ref. section 4-8 of the Act on Insurance Contracts.

Deadline for reporting claims

Injuries/claims shall be reported to Gjensidige within one year after the insured/claimant became aware of the circumstances justifying the claim. Otherwise, the right to compensation may be lost.

Opportunity to complain

If you believe Gjensidige has made an error in matters concerning the insurance agreement or the claims settlement, you can contact the following bodies free of charge:

- Gjensidige Customer Board, PO Box 700 Sentrum, 0106 Oslo. Email: kundeombudet@gjensidige.no
- Financial Complaints Services, PO Box 53 Skøyen, 0212 Oslo. Email: firmapost@finKN.no



Certificate of insurance

Equinor holiday and leisure travel

	Covered	Not covered
Equinor holiday and leisure		
Who the insurance covers?	<p>Those persons*** who are specified on the Certificate of Insurance when they are a member of the Norwegian/Nordic National Insurance Scheme, has a permanent residential address in Norway/Nordic countries and live in Norway/Nordic countries for a minimum of six months per year. For pupils, students and soldiers serving their compulsory military service in Norway, who temporarily reside at a different address than the one registered in the National Registry, both addresses are considered as residential address.</p> <p>The family travel insurance also applies to grandchildren and great-grandchildren (under 21 years) who will be travelling or are travelling alone with the insured.</p> <p>If a pensioner dies, the insurance applies for the rest of the calendar year for the co-insured family.</p>	<ul style="list-style-type: none"> • Expatriates • Third Country National's (TCN)
Where does the insurance apply?	<p>Worldwide – on trips originating from and ends at the residential address in Norway/Nordic countries.</p> <p>For employees on offshore installations, ships or other vessels, who are going directly on holiday from their place of work, the journey starts when the insured leaves the place of work and ends when the insured is back at the same place or has returned home to their residence address</p>	<ul style="list-style-type: none"> • At the residential address • At the place of work or study, kindergarten and the like • For offshore employees during the stay on the platform they are employed on. • Travels into areas with war or serious unrest when there is an official travel advice on the date of departure from the Norwegian Ministry of Foreign Affairs (UD), which discourage all travel to the area. Extensions can be specially agreed. • On expeditions – trips that require special planning and equipment to the following areas: <ul style="list-style-type: none"> • Himalayas: Stays in over 4,500 meter altitude. • Greenland: crossing of the Greenland ice • Arctic/Antarctic
What is covered/not covered?	<p>All holiday and leisure travels – within a duration as stated in the certificate of insurance.</p> <p>The duration of the travel is based on the day you travel from the place of residence in Norway/Nordic countries, and until you are back at the same place.</p> <ul style="list-style-type: none"> • Illness/accidental injury 	<ul style="list-style-type: none"> • Travel that starts before the insurance is valid, unless the insurance is a direct continuation of a similar insurance from another company. • Items brought into Norway in violation of current customs and tax legislation. This applies regardless of when the item was brought to Norway.



	Covered	Not covered
What is covered/not covered?	<ul style="list-style-type: none"> • Luggage • Bicycle (also small electric vehicles such as e-scooters, Airwheel, ClassyWalk and Segway) and bicycle trailer: on travels outside country of residence. Spare parts and accessories are included in the insurance sum. • Delays • Evacuation • Cancellation • Deductible claims for damage to rental car • Liability and Legal aid for travel outside the Nordic region <p>Sums insured are specified above in the insurance certificate and is stated in Norwegian kroner (NOK).</p>	<ul style="list-style-type: none"> • Expenses that occur in a country/area the Norwegian Ministry of Foreign Affairs (UD) has issued an official travel advise to, and which can be linked to the situation to which the travel advice applies. • Financial losses that cannot be documented • Financial loss or damage directly or indirectly caused by a strike, industrial dispute, lockout or bankruptcy • Other Financial losses • Expenses that are covered from other sources • Expenses for: <ul style="list-style-type: none"> • search and rescue operations • rescue/home transport of motor vehicles and boats • Injury deriving from the following activities: <ul style="list-style-type: none"> • aerial sports: hang-gliding, paragliding, parachute jumping from an aircraft, and flying in a microlight / ultralight aircraft • parachute jumping from a fixed base, boxing, diving to depths of below 40 metres • Business travel for employers other than the policyholder
Illness/Accident	<p>Reasonable and necessary additional expenses associated with unexpected acute illness or accidental injury, which has occurred – and must be treated – during the journey, are covered for:</p> <p>Treatments</p> <ul style="list-style-type: none"> • Medical doctor and prescribed medication • Online doctor when traveling outside country of residence <ul style="list-style-type: none"> • in cases regarding less serious injuries or illnesses <p>See Gjensidige.no for which online doctor Gjensidige has an agreement with. There you will find the procedure to use the service.</p> • Hospitalization* • Dentist* – treatments and prescribed medications only after accidental injuries • Physical/chiropractic treatment prescribed by a doctor • Crises therapy* in the event of acute psychological trauma • Necessary telephone calls in connection with serious illness/injury 	<p>Expenses for</p> <ul style="list-style-type: none"> • illness or injury that was known prior to departure when: <ul style="list-style-type: none"> • the need of treatment already exists • aggravation or complications are very likely to occur. • treatment resulting from use/ abuse of alcohol, prescription drugs or narcotic substances. This limitation does not apply for children below the age of 16 • cosmetic treatment or surgery • birth after 37. weeks of gestation • diseases of the teeth/gums and damages from chewing • continued treatment abroad when the treating doctor, in consultation with Gjensidige's/the alarm center doctor, deems repatriation to Norway/Nordic countries appropriate <p>Expenses</p> <ul style="list-style-type: none"> • incurred after returning home • treatment at private clinics in Norway/Nordic countries



Illness/Accident

Transport and accommodation

- Transport in connection with treatment.
Own vehicle, NOK 3,50 per km
- When necessary due to **medical reasons*** in the event of one's own unexpected and acute illness, accidental injury or death:
 - **Repatriation** to home or agreed place of treatment in Norway. In the event of death, burial on site can be covered up to NOK 50,000 instead of home transport.
 - **Companion** - additional travel and accommodation expenses for one person
 - **Rejoining** the planned travel route
 - **Extended stay** on doctors' orders

Home summoning* to residential address in Norway/Nordic countries, in the event of:

- Serious and unexpected illness, accidental injury or death in immediate family**, which has arisen after the trip began
- Severe damage to own home/business

Summoning*

In the case of a critical health condition for the insured party, expenses - equivalent to a trip from Norway/Nordic countries - and accommodation for up to two persons are covered.

Interrupted travel• **Economic compensation**

On holiday travels with at planned duration for **up to five weeks**, compensation is paid in the event of acute illness or accidental injury resulting in:

- treatment/assessment with a medical doctor resulting in a recommendation of bedrest.
- hospitalization*

from the day of the first doctor's visit or the first day of hospital admission, for a maximum of 10 days per trip. If two or more insured family members are traveling together, compensation is provided for one family member in addition to the person(s) who are ill/injured



Illness/accident

- **Lost holidays**

For holiday travels that are interrupted due to **repatriation** or **curtailment** covered by the insurance, compensation is paid for up to NOK 2,000 per day, per insured person.

The compensation is paid for prepaid expenses for transportation and lodging, courses and conferences, proportionate according to how much of the planned travel/vacation that was interrupted. When traveling with own car, a total of NOK 3.50 per km and by private leisure boat NOK 5 per nautical mile is calculated for the roundtrip from the residential address to the place where the travel was interrupted.

When compensation is paid for interrupted travel, prepaid **tickets** for excursions, concerts, etc. in the period which the holiday was interrupted and which could not be used are covered. Adventure trips, annual/season pass or similar, are not to be considered an event.

- **Return travel**

The insurance covers transport expenses for one journey back to the holiday destination within the planned travel period.

- **Only one travel companion**

Are you traveling with only one companion and

- your only companion becomes acutely ill or injured, holiday compensation is given according to the rules described above.
- your only companion or his immediate family** is affected by unexpected illness and acute illness, accidental injury or death, approved* additional expenses for accommodation, obtaining a fixed itinerary or transport home and holiday interruption are reimbursed. Holiday interruption is compensated as described above, up to 10 days



	Covered	Not covered
Luggage	<p>Losses that are due to:</p> <ul style="list-style-type: none"> • theft, robbery and vandalism (cf. (the General Civil Penal Code, Sections 321, 327 and 351) • fire and water pipeline damage • natural disaster (landslide, storm, flood, earthquake or volcanic eruption) • collision, driving off the road or overturning <ul style="list-style-type: none"> • Which occur on a road meant for and accessible for public transportation by motor vehicle and bicycle • With snowmobile • running aground and capsizing a boat. • transportation damages or loss of checked luggage, documented by the carrier • loss of personal property in connection with personal injury that requires immediate treatment or a visit to a doctor/hospital • damage caused by animals <p>Losses of personal property you have with you to use on the trip will be covered. Personal property also includes:</p> <ul style="list-style-type: none"> • travel documents/passport <ul style="list-style-type: none"> • necessary expenses for recovery of documents on the journey • additional expenses for "catching up" on a prepaid travel, if you are delayed due to the loss of documents. • items borrowed or rented and have been brought from residential address. <p>Special amount limits for sum insured applies:</p> <ul style="list-style-type: none"> • Valuables (photographic/video/computer equipment and other electronic/optical equipment, mobile telephones, jewellery, watches) • Repair of damaged mobile phone • Bicycles and bike trailers • Cash/Gift certificates and the like. Compensation is limited to NOK 10,000 per claim/per family. • Other luggage/items, within a maximum of NOK 40,000 per item <ul style="list-style-type: none"> • Rented sports and leisure equipment rented while traveling which you are held liable pursuant to the lease. The claim must be documented 	<ul style="list-style-type: none"> • Employer's belongings • Motor vehicles and trailers and boats, keys, accessories and equipment for these. Kayaks and canoes are not considered as boats in this context. • Equipment for driving and security for the driver and passenger, when in use or being stored with the vehicle • Electric bicycle that can achieve a speed higher than 25 km/h with engine power • Luggage that is missed/lost • Damage to bicycles or sporting equipment incurring under use in a sport competition/bike race • Damage to or theft of bicycle/bicycle trailer, electric bicycle or electric scooter which occurs in country of residence • Loss through embezzlement (cf. the General Civil Penal Code, section 324), fraud (such as debit- or credit card abuse), or unlawful acquisition of lost property • Damage caused by members of the same household. • Scratches, stains and cosmetic damage • Damage caused by birds, insects or own animals <p>The following also applies to rented sports and leisure items:</p> <ul style="list-style-type: none"> • Damaged items that are not returned to the lessor • Rented city bikes/scooters • Accessories for the rented items if only these are damaged or been lost



	Covered	Not covered
Delays	<p>Delayed luggage In the period of dispatched baggage being delayed, expenses for necessary clothing and equipment will be covered as a compensation for the missing items.</p> <p>The delay and purchases must be documented.</p> <p>Delayed transportation</p> <ul style="list-style-type: none"> • obtaining an itinerary <p>When the means of transport you are in or have planned to travel by is delayed for 1,5 hours or more due to:</p> <ul style="list-style-type: none"> • weather conditions • avalanche/landslides • technical/mechanical failure • traffic accident • emergency landing <p>necessary additional expenses are covered for:</p> <ul style="list-style-type: none"> • travel/accommodation in order to catch up with a prepaid itinerary by public transportation. If a private car is used to catch up with the travel itinerary, compensation of NOK 3.50 per km will be covered for the shortest route. • expenses in order to change prepaid rental car, in case you are late to pick it up. <p>Delayed arrival If a delay as mentioned above causes you to arrive at your destination at least 8 hours later than planned, will the insurance cover one pre-paid event and/or one pre-paid overnight stay.</p> <p>The delay must have occurred after or been informed after you have started the transport stage.</p> <p>The reason for the delay must be documented.</p>	<ul style="list-style-type: none"> • Delayed/exchanged luggage upon returning home • Travel expenses that are reimbursed by the carrier • Delays due to lack of personnel • Upgrade of rental car standard



	Covered	Not covered
Evacuation	<p>War/severe unrest, terrorism, natural disaster or epidemic/pandemic that occurs when traveling outside of Norway/Nordic countries</p> <p>In the event of evacuation initiated or ordered by the Norwegian Ministry of Foreign Affairs (UD) or the local authorities – necessary additional expenses are covered for travel and accommodation to residential address in Norway/Nordic countries, or the nearest safe destination - up to the same amount.</p> <p>Approval from Gjensidige Forsikring ASA or our 24-hour alarm center must be obtained in advance.</p> <p>Compensation for lost holidays as a consequence of the evacuation is covered for up to NOK 2,000 per day, per insured person for paid expenses to transport and accommodation, proportionate to how much of the scheduled holiday was interrupted.</p>	<p>Expenses for evacuation if the insured has entered the area after the situation has arisen or been notified</p>
Cancellation	<p>In the event of a travel must be cancelled due to:</p> <ul style="list-style-type: none"> • Unexpected acute illness, an accidental injury or death, of: <ul style="list-style-type: none"> • the insured person, the insured persons only travel companion, or of someone in their immediate families** • key person that the insured person dependent upon in order to travel (babysitter, substitute or similar), or to be able to carry out the journey (tour guide, skipper or similar) • one or more of the travel party, when up to eight persons bought a travel together <p>or:</p> <ul style="list-style-type: none"> • that the set date for a planned surgery is changed for you, your spouse/cohabitant, your children, or your only travel companion <p>The illness/injury must be certified by a doctor and must be so serious that the insured cannot complete the journey.</p> <ul style="list-style-type: none"> • Severe damage to own home or business • Terror or other serious unrest and incidents has occurred at the destination and there is an official travel advice on the date of departure from the Norwegian Ministry of Foreign Affairs (UD), which discourage all travel to the area. • Break-up between you and your spouse/cohabitant, and your joint trip that can no longer be completed • If insured or the insured's only traveling companion is summoned as a witness, jury member or co-judge in a court case. 	<p>Cancellation due to:</p> <ul style="list-style-type: none"> • hospital stay/treatment that is longer than expected • treatment, operation or medical or recreational stay which was planned/anticipated before the trip was fully or partially paid • birth after 37. weeks of gestation • an official travel advisory advising against travel to the destination, if there was a travel advisory related to the same event or situation when the trip was paid for • that the purpose of the journey ceases to exist <p>The following expenses:</p> <ul style="list-style-type: none"> • taxes and fees that are reimbursed by the carrier/tour operator • fixed/annual expenses for timeshare, renting a cabin or other property, camping/boat site etc. • trips are paid for with bonus points, Cashpoint's or similar • expenses related to travel or accommodation you have paid for or given as a gift, to parties other than the person or persons to whom the insurance applies • travel expenses pre-paid before the insured period started, unless det insurance is a continuation from previously company • travel to countries/areas of war/unrest where there is an official travel advisory from the Ministry of Foreign Affairs, unless an extension has been agreed in advance • business trips paid for by the employer • other financial losses than referred to



	Covered	Not covered
	<p>which occur after the travel is fully or partially paid, but before the scheduled departure from residential address, prepaid expenses for travel, accommodation and rental conditions that are directly linked to the cancelled trip are covered.</p> <p>When compensation is paid for cancellation, prepaid tickets for events and excursions in connection with the cancelled travel are covered (football matches, concerts and the like). Adventure trips are not to be considered an event.</p>	
Rental car/motor bike - deductible claims from the rental company	<p>Deductible you are held liable for in the event of damage to or theft of the rental car or motor bike (more than 125 cm³) on a leisure travel.</p> <p>The claim must be in accordance with the obligations in the contract with the rental car company and must be documented</p>	<p>Deductible in the event of damage to car or motorbike</p> <ul style="list-style-type: none"> • leasing • rented by a private person • rented through carpool services in country of residence • rental that is a replacement for your own car that is for service/repair <p>Not covered:</p> <ul style="list-style-type: none"> • moped, scooter, or ATV • rental agreement that extends beyond the single holiday trip.
Liability	<p>On travels outside of the Nordic region See Joint terms and General terms and conditions</p>	
Legal aid	<p>On travels outside the Nordic region See joint terms and General terms and conditions</p>	
Definitions	<p>* Approval from Gjensidige or our 24-hour service alarm center must be obtained in advance.</p> <p>** In this insurance, immediate family shall be understood as:</p> <ul style="list-style-type: none"> • spouse • cohabitant with the same permanent resident registered in the National Population Register • children, stepchildren, foster children and children in law • parents, stepparents, foster parents and parents in-law. • siblings, sisters-in-law, brothers-in-law • grandparents and grandchildren, great-grandparents and great-grandchildren <p>*** Children born of surrogate mother are insured after the final discharge from the hospital. Adopted children are insured from the time the actual care of the child is taken over.</p>	



Terms and conditions

Liability

Travel insurance: covers liability as a private individual when travelling - outside the Nordic countries.

	Covered	Not covered
Which liability?	<p>Legal liability for injury or damage to a third party's person or property or financial loss, provided that.</p> <ul style="list-style-type: none"> the conditions of the secured party's liability are met and in accordance with current and applicable law, and the damage or loss is demonstrated to occur during the period of insurance. <p>The following also applies for:</p> <p>Contents-/Travel insurance:</p> <ul style="list-style-type: none"> Liability for a rented residence or hotel room/holiday flat. 	<p>Liability</p> <ul style="list-style-type: none"> that is connected with the insured's occupation or business activity. This does not apply for a business travel paid by the employer for damage to property arising from excavation, blasting, piling, sheet piling and demolition, as well as from landslides, soil shifting, dam breaks and subsidence, unless otherwise agreed upon and set forth under "Covered" to spouse or cohabitant, parent(s)/step-parent(s)/ foster parent(s)/parent(s)-in-law, sibling(s), child(ren)/stepchild(ren)/foster child(ren), grandchild(ren) as well as spouse or cohabitant of the persons mentioned. It is the family relationship on the date the injury or damage was caused that shall be applicable. for damage to the insured's share of property owned jointly. It is the ownership on the date the damage was caused that shall be applicable. in the form of compensation for non-pecuniary loss (Compensation Act section 3-5) for defamation and invasion of privacy (Compensation Act section 3-6) based solely on a promise, agreement, contract or guarantee - including liability the insured must finally bear because the insured has renounced his or her right to recovery. for fines, charges etc. for damage to property belonging to another that the insured or someone on his or her behalf uses, leases, borrows or has received for transport or safekeeping - or economic losses derived from such damages to inventory/property in rented accommodation or hotel room / holiday apartment for committees / as a member of a board connected with transmission of an infectious disease. that the insured incurs due to gradual pollution for damage to property caused by mould or mildew or on account of the slow penetration of moisture for damages caused by intentional, criminal acts regulated by any legislation and whichever act sanctioned in the Norwegian General Civil



Penal Code chapter 25, Violent offences, etc.
or chapter 26 Sexual offences

- for corruption (Compensation Act section 1-6)
- for liability as owner, driver or user of a motor vehicle, vessel, work machine or aircraft. (the exception does not apply to leisure craft insurance).
- flying with model airplanes



Liability

Processing of claims for compensation and allocation of costs

If a claim that exceeds the excess is brought against the insured or Gjensidige, and the liability is covered by the insurance agreement, Gjensidige will handle the case and cover the necessary costs for deciding the claim, subject to the following limitations:

- If only part of the claim is covered by the insurance agreement, and Gjensidige chooses to engage external legal and/or expert assistance, the costs of deciding the claim are distributed in accordance with the parties' financial interest in the case.
- If Gjensidige is willing to settle a case amicably or pay the claim within the limits of sum insured, no further expenses connected with or related to the dispute will be covered by Gjensidige. Gjensidige is entitled to pay any and all compensation directly to the injured party.
- If the insured party by court is imposed to pay compensation exceeding the sum insured, Gjensidige will cover the costs associated with the legal process proportionally.
- If the insured, without Gjensidige's consent, neglects to appeal against an otherwise binding judgement, Gjensidige will perform an independent assessment of whether the awarded compensation and any costs are within the amount covered by the insurance.
- In the event the sum insured is exceeded, costs that have previously been approved by Gjensidige are covered, as well as interest on the awarded compensations that are covered by the insurance.

Obligations of the insured

The insured must:

- give Gjensidige the information and documents that are available to the insured and that Gjensidige needs in order to assess liability and pay compensation.
- carry out investigations that Gjensidige considers necessary to clarify whether the damage or loss is covered by the insurance agreement.
- participate in meetings, negotiations and/or legal proceedings and cover his or her own costs for this.

The insured may not assume liability for damages or negotiate on a claim for damages without Gjensidige's consent. Without such consent, Gjensidige is not obliged to pay compensation.

Sum insured

- Home, Holiday home, construction Insurance, Home Insurance and Travel insurance:
 - The sum insured is stated in the certificate of insurance and applies to each loss event.
 - All losses/claims caused by the same liability triggering circumstance, event or omission, or which were caused by a continuous chain of events, are considered to be a single claim (series of claims). Gjensidige's liability for serial claims is limited to the sum insured that applied when the first claim was demonstrated.

Excess

The excess stated on the certificate of insurance will be deducted from the claim settlement in each claim.

Definitions

- A personal injury is considered to have occurred when a person dies, is injured or is infected with a disease.
- Damage to property/items is considered to have occurred in the event of loss or damage to the property (including animals and real property), or when electronically stored information is corrupted or lost in some other way. A financial loss inflicted on a third party as a result of the damage, is considered to be part of the damage.
- An economic loss is a pure economic loss on the complainants' side, without the occurrence of personal injury or property damage to either the complainant or anyone else.



Legal aid

Travel insurance: covers disputes in the capacity of a private individual while travelling - outside the Nordic countries.

	Covered	Not covered
Which expenses?	<p>When the insured is a party in a dispute, the following is covered:</p> <ul style="list-style-type: none"> • Reasonable and necessary lawyer's fees • Court fees • Expenses for expert witnesses appointed by the court • Expenses for experts not appointed by the court, is limited to 40% of the sum insured or the economic interest in question. • Expenses for witnesses at the main proceedings and depositions • In cases regarding land reallocation (jordskifte), costs according to the act on land reallocation section 7 - 1, except subsection letters c) and d), are covered • Costs awarded when the insured can demonstrate the probability that the counterparty is unable to pay. • As an alternative to covering expenses for a lawyer, the court, experts and witnesses, the insured can choose out-of-court mediation, cf. The Dispute Act § 5-4, by using mekle.no. The certified mediators who mediate through mekle.no are impartial and independent of the parties, and have special expertise in the area of law. If the insured wishes to have his own lawyer involved in the mediation process, the insured's legal expenses are not covered under the legal aid insurance. The insured can demand termination of the mediation at any time. If the insured chooses to end the mediation, the legal aid cover will remain intact. 	<ul style="list-style-type: none"> • Fees for an appellate court. The provision concerning appeal also applies to the use of other remedies. • Costs awarded to the other party whether pursuant to law or agreement. • Costs incurred before a dispute has arisen • Allocated litigation costs from previous court(s), if, after an appeal, the case is resolved by a compromise (settlement), where you are to cover your own costs of litigation • Costs for disputes that are resolved by arbitration • Costs that can be linked to public proceedings before administrative decisions
Which disputes?	<ul style="list-style-type: none"> • Disputes that arise while the insurance is in force, unless the dispute is exempted in the column to the right. • Disputes relating to business-related operations on agricultural property, provided that the operation does not exceed an annual turnover of NOK 100,000 <p>Travel insurance:</p> <ul style="list-style-type: none"> • Disputes relating to criminal cases when the insured is the victim. 	<ul style="list-style-type: none"> • Criminal case or a dispute arising from an unlawful action of the insured party • Cases regarding defamation, (online) harassment, insults and cases concerning liability in damages pursuant to Section 3-3 , Section 3-5 and Section 3-6 of the Compensation Act. (skadeerstatningsloven) • Disputes that are related to the insured's profession or trade. For business travel, paid by the employer, the insurance does not cover a dispute regarding labour law between the employer and the insured party. • Disputes that relates to real property other than the insured property or apartment, including physical defects, deficiencies and contractual



Covered	Not covered
	<p>disputes regarding property outside of the Nordic region, including timeshare apartments etc.</p> <ul style="list-style-type: none"> • If the insured only got home insurance, a dispute regarding real estate other than the insured object (apartment) is not covered. • If the insured has both building and home insurance on the disputed property, only the legal aid insurance under building insurance can cover the legal aid expenses • Disputes in cases where the insured is a party in a capacity as seller of the property and the insured has taken out change of ownership insurance on the property. • Disputes related to separation, divorce, child custody, contact, paternity, inheritance, demand for annulment, maintenance payment, division of an estate, dissolution of the financial partnership established by cohabitants, dissolution of shared households of non-cohabiting adults and probate cases. • Disputes relating to legal enforcement of claims pursuant to the Legal Enforcement Act. • Disputes concerning bill of exchange cases, collection cases where the debt is undisputed, debt settlement cases and cases concerning bankruptcy or voluntary arrangement if the insured is a debtor in bankruptcy. • Compulsory purchase cases or appraisal where the insured seeks to acquire rights over another property. • Disputes concerning a public administrative decision when the opportunity to appeal has not been exhausted. Any expenses incurred during the administrative proceedings are not covered. • Legal expenses for legal entities such as decedent estates, housing cooperatives, cooperative societies, foundations, etc., including disputes where the aforementioned legal entities represent the insured. • Disputes concerning lawyer's fees or expenses for experts. • Disputes between co-owners. Nevertheless, disputes between owners of different owner-tenant sections in the same commonhold association and disputes between co-owners who have legal expenses cover under agricultural insurance are covered. • Disputes in the capacity of owner, driver or user of a vehicle or boat. • Legal expenses if the subject matter of litigation existed when the insurance entered into effect. • Disputes where the insured's claim is barred by the statute of limitations. • Disputes where the insured has no legal interest • Disputes with Gjensidige as a result of rejection of legal aid coverage



Legal aid

What is a dispute?

- A dispute exists when a claim has been brought and is disputed, wholly or in part, verbally or in writing.
- Whether there is one or more disputes is decided through a comprehensive assessment. In assessing whether there is one dispute, the following factors are emphasized amongst others:
 - Whether the dispute has the same underlying cause or has the same underlying factual basis.
 - Whether there is a proximity between the legal claims.
 - Whether the claims are regarding the same object, contract, or loss.
- A dispute is not considered to be more than one disputes even though a case consists of more than one individual question brought in more than one action.

Which courts the dispute must fall under the jurisdiction of

- The dispute must fall under the jurisdiction of conciliation institutions with limited court authority, cf. Section 1, paragraph two, of the Courts of Justice Act or the ordinary courts of law, cf. Section 1, paragraph one, of the Courts of Justice Act. If the case is brought before a court of jurisdiction, cf. Section 2 of the Courts of Justice Act, but could have been brought before ordinary courts of law, legal expenses will be covered regardless. The land consolidation courts of Norway are equated with the ordinary courts under the legal aid terms and conditions.

Reporting legal expenses cases

- A request shall be made to the company as soon as possible and in any case no later than one year after a lawyer was first contacted.
- If a lawyer is used in a public administrative procedure case, the deadline for notifying the company is reckoned from the date on which the public administrative appeal procedure is fully exhausted.
- When there is more than one party on the same side, a list of all parties and where they are insured shall be sent.

Reasonable and necessary expenses

- The Disputes Act's sections 6-13 and 10-5 and Chapter 20, the Code of Ethics for Lawyers and the Norwegian Bar Association's guidelines are normative for what constitute reasonable and necessary expenses.
- If there are several parties on the same side with similar interests, Gjensidige may demand that these use the same legal and technical assistance – provided they are insured with the same company.

Information needed by Gjensidige

- In the event of a claim for a settlement, Gjensidige has the same right as the insured to have documented how the lawyer has calculated his or her fee, i.e. engagement confirmation, time sheets and an itemised statement of fees, and Gjensidige shall have documentation that the excess has been paid. Questions regarding the reasonableness of expenses may be submitted to the Norwegian Bar Association.

Sum insured and excess

- The total compensation in each dispute is limited to the sum insured that appears on the certificate of insurance.
- Under any circumstances the compensation is limited to the assumed financial value of the insured Party's interest in the case.
- If there are several parties insured by Gjensidige on the part of the insured, the total compensation is limited to:
 - 3-10 parties - insured sum per dispute NOK 250,000
 - 11-25 parties - insured sum per dispute NOK 500,000
 - 26-49 parties - insured sum per dispute NOK 750,000
 - 50 parties or more - insured sum per dispute NOK 1,000,000
- In addition to an excess of NOK 4,000, the insured must pay an excess of 20% of the expenses that are covered by the insurance.
- There is no excess associated with the travel insurance unless otherwise stated in the certificate of insurance.
- Only one excess will be deducted for each dispute, even if there is more than one party on the same side.
- Where out-of-court mediation is used, the deductible is NOK 0,-



General Terms and Conditions

1. The insurance contract consists of

- the insurance documents
 - Potential contract in the case of collective insurance policies
- and is also regulated by:**
- the Act on insurance agreements
 - other legislation

The Insurance Certificate has precedence to the insurance terms and conditions and safety regulations, and special provisions take precedence to general provisions.

2. Norwegian law and jurisdiction

Norwegian law applies for the insurance contract.

Disputes under the insurance contract will be resolved exclusively before Norwegian courts.

3. Guarantee scheme for liability insurance

Gjensidige participates in a guarantee scheme for individual/ private general insurance that can contribute if the company does not have the money to pay.

4. Currency

Prices, indemnity and interest are calculated and settled in Norwegian kroner.

5. Basic price

The basic price is a fixed amount independent of the scope of the insurance contract. The basic price covers expenses for administration and document forwarding and is not refunded upon termination during the insurance year.

6. One-year agreements are renewed automatically

The insurance is for one year and is renewed automatically for one year at a time if the policyholder does not terminate the insurance. Gjensidige may alter that price and terms and conditions each year at the annual renewal date.

7. Right of cancellation

Private policyholders have the right to cancel an agreement of purchase of an insurance contract when the contract was entered into at a distance over phone or

online. The period with right of withdrawal is thirty days for personal insurance and fourteen days for other insurance. The deadline for withdrawal runs from the receipt of the insurance document.

Notification of use of the right of withdrawal must be given by the expiry of the withdrawal period. The insurance contract will then be terminated, and the policyholder will only pay for the days that the insurance was in force.

8. Time-limited insurance

Insurance that has been agreed upon for a limited time period ceases upon the agreed expiry date without further notice.

9. Credit balance

If the insurance ceases during the period of the insurance, the credit balance for the remaining portion of the insurance period will be computed provided that nothing to the contrary is specified in the individual conditions. This does not apply for the basic price, see point 5.

If the outstanding credit balance is requested paid out, an account number must be provided. For household customers, the account number must be owned by the policyholder. For commercial customers, the account number and policyholder must be linked to the same organization number. The credit balance can also be transferred to another insurance contract in Gjensidige.

10. Direct debit

Payment via direct debit requires payment according to the plan in the payment statement. In the event of lack of a payment, the consequence will be that the remaining part of the annual premium will be due.

11. Interest

Interest is computed on claims settlements in accordance with the Sections 8-4 and 18-4 of the Insurance Contracts Act.

12. Termination in the event of a change of ownership

Instead of section 7-2 of the Act on insurance agreements, this applies:

If there is a change in ownership of the object to which the insurance policy relates, the policy will cease to apply.

Nevertheless, Gjensidige will be liable for insurance events that occur within fourteen days after the change of owner.

In any case, the insurance will cease to apply once the new owner has signed an insurance policy.



13. Automatic termination of insurance on registered vehicles with liability insurance

The car insurance on registered vehicles with liability insurance, ceases automatically in the event that the car is: sold, written off, stolen or unregistered.

14. Motor insurance tax to the state

The insurance companies are required to collect motor insurance tax from the state. The motor insurance fee follows the liability insurance for the vehicle, and you pay for the period the vehicle is registered.

15. Gjensidige's right to cancel the insurance

Gjensidige may cancel the insurance for lack of payment, erroneous or lacking information as well as due to special reasons. Gjensidige may also cancel the insurance if the policyholder does not contribute to identification or other customer measures in accordance with Anti-Money Laundering Act, goes bankrupt or after damages, provided cancellation is reasonable.

16. Fraud

In the event of fraud, both the right to compensation and to a refund of amounts paid in are lost, and all insurance contracts may be terminated with immediate effect. Compensations that are already paid can be subject to a claim of restitution from Gjensidige.

17. War and unrest

The insurance does not provide compensation for damages, disability or death that is due to:

- War or serious unrest in Norway
- War, war-like conditions or other forms for unrest abroad, if the insured travels into, or takes up residence in, an area of war or unrest where the Norwegian Ministry of Foreign Affairs has issued travel advice as a result of the security risk - unless otherwise agreed in writing.
- Participation in war

The above limitations do not apply to personal injury covered by the Occupational Injury Insurance Act.

On personal and travel insurance, Gjensidige nevertheless covers damage to persons, property or loss caused by war, warlike condition or unrest abroad that occurs for up to 6 weeks from the time the Norwegian Ministry of Foreign Affairs has issued travel advice, when the insured is already in the area to which the travel advisory applies.

On motor vehicle insurance, the insurance does not cover any damages or expenses that occur in countries where the Norwegian Ministry of Foreign Affairs has issued travel advice as a result of war, warlike conditions or unrest. On motor vehicle insurance, Gjensidige nevertheless covers damage to persons, things or loss that occurs for up to 6 weeks from the time travel advice is available, when the insured motor vehicle is already in the area to which the travel advice applies.

18. Injury from acts of terrorism

In the event of an act of terrorism, Gjensidige's total compensation liability to all customers and other claimants is limited to NOK 1 billion per claim event. All injuries and other losses occurring within a 48-hour period are considered to be the same event. If the set limit per event is exceeded, the indemnity will be reduced proportionately.

For the following objects or interests, damage is not covered regardless that is the direct or indirect consequence of an act of terrorism:

- Dams, tunnels, bridges, airports, railway stations, power stations, buildings of more than 25 floors
- Objects or interests outside the Nordic Countries.

This limitation does not apply to travel insurance or personal insurance policies – or to personal injuries that fall under the Automobile Liability Act or the Act relating to industrial injury insurance.

An act of terrorism is understood to mean an unlawful, harmful act targeting the general public, including an act of violence or dangerous dispersal of biological or chemical substances that is understood to have been performed in order to exercise influence on political, religious or other ideological bodies or to generate fear.

19. Hazardous dispersal of biological or chemical substances etc

For personal injuries under the Automobile Liability Act and the Act relating to industrial injury insurance, as well as for travel and personal insurance policies, Gjensidige covers injuries or losses in consequence of dangerous dispersal of biological or chemical substances, damages or losses caused by rockets, nuclear weapons or nuclear radiation.

For travel and personal insurance policies, the following limitation applies:

For injury or loss caused by a nuclear weapon or nuclear radiation, the total liability to pay indemnity to all customers and other claimants is limited to NOK 500



million per injury event. All injuries caused by the same event, or which were caused by a continuous chain of events, are considered to be a single injury event.

For other insurance policies, such damages or losses are not covered.

20. Earthquakes and volcanic eruptions

Gjensidige covers losses or damages that directly or indirectly are caused by or bear an interrelationship with earthquakes or volcanic eruptions for:

- personal insurance policies, except accidental injuries caused by earthquakes in Norway
- travel insurance
- personal injury under the Automobile Liability Act
- personal injury under the Act relating to industrial injury insurance

For other insurance policies, losses or damages, and increases in losses or damages, due to earthquakes and volcanic eruptions are not covered.

21. Areas that are subject to sanctions

Any obligation to pay compensation, or other rights to the insured party – or other right holders according to the insurance contract, lapse if the fulfilment of the obligation violates laws implementing binding decisions made by the UN Security council, restrictive measures adopted by the EU Council or other sanctions adopted by USA, United Kingdom or Norway.

22. The insurance companies' central register of claims – FOSS

All claims that are reported to an insurance company may be registered in the insurance companies' central register of claims. When an insurance company reports a claim to the register, the company automatically obtains a list containing the national identity number, organization number, case number, industry code, company, type of claim, date and case officer's initials for all claims previously reported for the same customer – also claims with other insurance companies.

Claims in the register are deleted after 10 years.

Policyholders have the right of inspection upon submission of a written inquiry to the service office of the FINANS NORGE (Norwegian Financial Services Association), P.O. Box 2473 Solli, NO-0202 Oslo or firmapost@fno.no

23. Register of life insurance and pension agreements

The service office of the Norwegian Financial Services Association maintains a register of all life insurance and pension agreements so that the insured parties and their survivors can find information more easily. Names, national identification numbers, reference numbers and the names of the financial institutions are registered.

The policyholder has the right of inspection and right to make reservations against being listed in the register by submitting an inquiry to the service office of the FNO Servicekontor, P.O. Box 2473 Solli, NO-0202 Oslo. See also norskpensjon.no

24. Arbitration

The basis for indemnity and values and issues connected with calculating losses from interruption are to be decided by arbitration if the Indemnified Party or Gjensidige requests it. The arbitration valuation is the maximal limit for Gjensidiges liability.

The Insured Party or Gjensidige can demand the compensation assessed by arbitration for physical damage to the following items:

- Motor vehicle, including trailer
- Machinery
- Ship and boat
- Building
- Household goods, property and movables
- Operating losses, including loss of rent
- Valuables

With an exception for operating losses and loss of rent, the arbitration shall only be related to the physical damage to the insured object, and no other claims in connection with the case.

Appraisals will be provided by impartial experts. Each party selects an appraiser. If either party so desires, a special appraiser may be chosen for particular objects or for specific issues in the event of any business interruption losses.

If one of the parties has informed the other of his or her choice in writing, the other party is obliged to provide details of the person chosen within one week of having been informed. Prior to the appraisal, the appraisers will choose an arbitrator. If either of the parties so insists, that person should be resident outside the parties' hometown and outside the municipality in which the insurance event occurred. If one of the parties fails to choose an arbitrator, one will be appointed by the district court in the judicial



district where the arbitration is taking place. If the appraisers do not agree on an arbitrator, one will be appointed in the same manner.

The appraisers shall gather any information and undertake any investigations that they deem necessary. They are obliged to make their appraisal on the basis of the insurance contract. The appraisers undertake the valuation – answering any questions connected with business interruption losses – without calling on the arbitrator. If they are unable to agree, the arbitrator will be summoned, and will apply the same rules to make his/her appraisal on those points upon which the arbitrators disagree. If the arbitrator is called upon, compensation will be calculated on the basis of his/her appraisal. Nevertheless, the compensation must not exceed the limits implied by the appraisers' estimates.

The parties each pay their own appraiser. Fees for the arbitrator and possible other costs connected with the appraisal will be shared equally by the two parties. For arbitration vis-à-vis household customers or housing cooperatives pertaining to property damage connected with household insurance or housing cooperatives, when it is Gjensidige that requests arbitration, Gjensidige will pay all arbitration costs. The appraisal's valuations are binding on both parties.

25. Information regarding processing of personal data

Processing your personal data is necessary to enter into and fulfill the insurance contract.

The information is used at renewal of the insurance contract, for claims handling and to administer the customer relationship. We also process your personal data on the basis of our legitimate interest.

This is in relation to customer follow-up and marketing, for market and customer satisfaction surveys, development of new and existing services and when we monitor traffic to our websites.

In the case of customer complaints, recourse claims and legal processes, we will process your personal data to establish, exercise or defend a legal claim. We also process personal data to fulfill legal obligations from other legislation. If the processing requires special categories of personal data, like health information and union membership which is necessary to enter into the agreement, we will obtain your consent.

Automated individual decisions are used when purchasing insurance and in claims processing. Profiling may be used in such decisions. If the result of an automated individual decision affects you significantly, you may in some cases have the right to request a manual assessment of the decision. You will be informed of this in the instances where it applies.

Gjensidige can make your personal data available to others internally in the group, to service providers and partners, insurance mediators, other insurance companies and to insurance companies' joint registers. This only if the law permits and it is in accordance to client confidentiality.

When the disclosure of data to official government prevails the client confidentiality, we can disclose your personal data without your consent. Your personal data is processed as long as you have an insurance policy with us. After a contract with us is terminated we will store the information in accordance with the limitation periods for the relevant products due to the possibility of future insurance claims that are relevant for the insurance period.

The Personal Data Act gives you greater control of your personal data. This means that you have the right to ask for access to information, make corrections and to erasure of your personal data, among other things. You have in some cases also the right to object to the processing and to request that processing is restricted. You can object to processing for direct marketing purposes and when the processing is based on your consent you can withdraw this. You also have the right to be given a copy of the personal data that you have provided to us, and you can file a complaint to The Norwegian Data Protection Authority. You exercise your rights by your logged in area or by submitting a written inquiry to us.

The legal entity responsible for processing your personal data is Gjensidige Forsikring ASA, Norge, Schweigaards gate 21, NO-0191 Oslo, org.nr. 995 568 217. Contact adresse: Gjensidige Forsikring ASA, P.O. Box 700 Sentrum, NO-0106 Oslo.

You can also contact our Data Protection Officer at personvernombudet@gjensidige.no or send a letter to Gjensidige Forsikring ASA, att./ Personvernombudet, P.O. Box 700 Sentrum, NO-0106 Oslo.

See the complete Privacy Policy at gjensidige.no, or send a written inquiry and we will send it to you.



26. Information regarding complaints

Talk to one of our associates who often can help to find a solution or clarify any misunderstandings or errors. We will be happy to have the opportunity to correct any errors. Contact us at 915 03 100.

If you want to make a complaint about a decision related to a specific claim, contact our Customer Representative (kundeombud)

Gjensidige Forsikring
Kundeombud
Postboks 700, Sentrum
0106 Oslo

External complaints board:

The Norwegian Financial Services Complaints Board
You can complaint online to the Norwegian Financial Services Complaints Board (FinKN) or send a letter to
Finansklagenemda
Postboks 53, Skøyen
0212 Oslo

The Financial Supervisory Authority of Norway (Finanstilsynet) has the overall supervision of non-life insurance companies. You can find an overview of external complaints boards at the website:
<https://www.finanstilsynet.no/>



Compensation rules

Travel insurance commercial

In place of Section 6-1 of the Insurance Contracts Act, the following shall apply:

Reporting claims

- Accidents/illness must be reported to Gjensidige or our 24 -hour alarm center
- Assault, robbery, theft and burglary must also be reported to the police or tour leader/our alarm center
- In the event of cancellation, a certificate from a doctor and an invoice for the cancellation expenses must be sent to Gjensidige as soon as possible
- Transport damage must be reported to the carrier immediately

How the compensation will be calculated

The compensation will be set at what it would cost Gjensidige to repair/rectify the item or purchase an equivalent - or essentially equivalent - item in accordance with the price on the date of the loss.

The following deduction for "wear and tear" will be calculated:

- Photo / Video computer equipment and other electronic / optical equipment: 10% per year
- Mobile phones, watches, smart/activity watches and tablets: 20% per year
- Clothing, shoes, hiking and sport equipment and glasses: 10% per year
- Bike: 20% per year from the year the bike is 5 years old.
- Other luggage: deduction for wear and tear on the basis of probable useful life and wear.

The deduction can maximum be 80 %.

For each occurrence, Gjensidige will consider whether the insured Party can be compensated in cash. The cash compensation will be equal to the amount Gjensidige would have paid for repair/replacement.

The following applies to damage to/loss of a mobile phone:

Gjensidige decides whether the damage is resolved by cash compensation, replacement of the screen or a replacement phone of a similar make and model. Replacement phone may differ in colour.

Payment of the compensation

Indemnity shall be paid as the repair is carried out or when an overview of the damage/expenses is presented. The claim must be documented.

Gjensidige may pay medical, hospital or repatriation expenses directly to the treatment institution/carrier.

What the actions of others means for you

Actions or omissions on the part of the Indemnified Party's spouse or cohabitant with a shared address in the National Population Register will have the same effect as if they were the insured Party's own actions or omissions.

Recovered items

If an object is recovered after Gjensidige has paid compensation, the insured Party may keep the object if he or she pays back the compensation. Otherwise the object will become the property of Gjensidige.

Gjensidige's right of legal remedy

Gjensidige has the right of recovery against a liable wrongful party for paid compensation/indemnity, cf. Section 3-7 of the Compensation Act and Section 8 of the Act relating to industrial injury insurance.

The right of legal remedy also applies to right of recovery against the Policyholder, in accordance with the general rules on legal liability, if the obligations in accordance with the insurance contract have not been observed.



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Gjensidige

