

# Facts about Group Leisure-time Accident Insurance

With Group Leisure-time Accident Insurance, you as a member of FPU are secured financially if you have an accident in your leisure time.

## Advantages of Group Leisure-time Accident Insurance

The insurance provides cover in the event of permanent physical injury, permanent mental injury and death as a consequence of an accident that you have in your leisure time.

The leisure-time accident insurance is a group scheme, which means that everyone is insured at the same price - regardless of age, gender and any illness/disability.

## Who is covered by the insurance

You are covered immediately upon joining FPU, unless you have ticked "No thanks, I don't want the insurance".

## When does the insurance provide cover

The insurance provides cover in your leisure time. As a general rule, old-age pensioners and unemployed persons are covered 24 hours a day. The insured is covered in the county of residence as well as during travel and temporary stays worldwide for up to 12 months.

## What do we cover

The insurance covers financial compensation in connection with a sudden event that causes personal injury, with the following types of cover:

### Permanent injury

The insurance provides cover with a sum insured of DKK 533,375 if an accident results in a degree of permanent injury of 5% or more. The sum insured for persons receiving early retirement benefit, persons over the age of 60 on early retirement, working members receiving old-age pension and old-age pensioners is DKK 262,642.

Compensation for permanent injury is paid as a percentage of the sum insured corresponding to the degree of permanent injury determined.

Full cover is provided even if the accident occurs while driving a motorcycle or performing a dangerous sport.

### Extended permanent injury

If you suffer a degree of permanent injury of 30% or more in an accident, double compensation is paid. The total compensation at a degree of permanent injury of 100% cannot exceed DKK 1,066,750.

### Treatment

The insurance covers reasonable and necessary expenses for treatment after an eligible accident and until the degree of permanent injury has been determined; however, a maximum of 12 months. The cover applies to the following treatment providers: chiropractor, physiotherapist, reflexologist, acupuncturist and craniosacral therapist. In addition, psychological treatment for up to 20 hours is covered.

### Dental and chewing damage

We cover reasonable and necessary expenses for dental treatment after an accident.

We pay 50 % of the expenses for dental treatment if the damage was caused by eating.

### Death

The insurance provides cover for death as a consequence of an accident with a sum of DKK 266,687. The sum insured for persons receiving early retirement benefit, persons over the age of 60 on early retirement, working members receiving old-age pension and old-age pensioners is DKK 131,320. There is no life cover if you are under the age of 18, but a funeral benefit for the surviving relatives of DKK 50,000.

## How to report a claim

If you suffer an injury, you must call FPU and get the policy number of the Group Leisure-time Accident Insurance.

Then you must report the claim to Tryg. This can either be done online at [tryg.dk](http://tryg.dk) (select 'Kollektiv ulykkesforsikring' (Group accident insurance)) or by calling Tryg on tel. + 45 44 20 26 16.