

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 550,443 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 271,047.

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 1,100,886.

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 275,221. 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 135,522. 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 (select 'Kollektiv ulykkesforsikring' (Group accident insurance)) or by calling Tryg on tel. + 45 44 20 26 16.