

Schedule of benefits

Mastercard Private, incl family card, and Mastercard Business – valid from January 2023 (all amounts are in DKK and will not be index-linked)

| Cover | Gold Basis | Gold | Gold Plus | Platinum |
|---|--|--|--|--|
| Number of travel days | Maximum of 30 days | Maximum of 30 days | Maximum of 60 days | Maximum of 60 days |
| Where does the insurance cover | Europe-wide | Europe-wide | Worldwide | Worldwide |
| Private cards | Holiday trips only | Holiday trips only | Holiday trips only | Holiday trips only |
| Business cards | Holiday trips for all persons insured, business trips for cardholder only | Holiday trips for all persons insured, business trips for cardholder only | Holiday trips for all persons insured, business trips for cardholder only | Holiday trips for all persons insured, business trips for cardholder only |
| Optional add-ons | Additional travel days | Additional travel days and extended cancellation insurance | Additional travel days and extended cancellation insurance | Additional travel days and extended cancellation insurance |
| Illness and medical expenses | Reasonable and necessary | Reasonable and necessary | Reasonable and necessary | Reasonable and necessary |
| Home transportation | Reasonable and necessary | Reasonable and necessary | Reasonable and necessary | Reasonable and necessary |
| Accompaniment and emergency compassionate visit | 1 person and your children under 18 for 14 days | 1 person and your children under 18 for 14 days | 2 persons and your children under 18 for 14 days | 2 persons and your children under 18 for 14 days |
| Curtailement | Reasonable and necessary | Reasonable and necessary | Reasonable and necessary | Reasonable and necessary |
| Assault | Per person: 500,000 | Per person: 500,000 | Per person: 500,000 | Per person: 500,000 |
| Rental of other holiday accommodation | Rental of replacement accommodation up to 12,800 per household Additional expenses for food up to 1,950 per household | Rental of replacement accommodation up to 12,800 per household Additional expenses for food up to 1,950 per household | Rental of replacement accommodation up to 12,800 per household Additional expenses for food up to 1,950 per household | Rental of replacement accommodation up to 12,800 per household Additional expenses for food up to 1,950 per household |
| Extensions – Gold, Gold Plus and Platinum | | | | |
| Cancellation | No | Per trip: 40,000 | Per trip: 75,000 Per person: 40,000 | Per trip: 120,000 Per person: 60,000 |
| Replacement trip and holiday compensation (holiday trips only) | No | Per trip: 25,000 Per person: 10,000 | Per trip: 60,000 Per person: 20,000 | Per trip: 90,000 Per person: 30,000 |
| Compensation for lost purpose in connection with physical activities (holiday trips only) | No | Per trip: 5,000 Excess: 1,000 | Per trip: 7,500 Excess: 1,000 | Per trip: 10,000 Excess: 1,000 |
| Extensions – Gold Plus and Platinum | | | | |
| Crisis counselling | No | No | Consultations: 10 Transportation: 2,500 Accompanying relative: 10,000 | Consultations: 10 Transportation: 2,500 Accompanying relative: 10,000 |
| Summoning in the event of special circumstances | No | No | Per person: 100,000 Per card: 200,000 | Per person: 100,000 Per card: 200,000 |
| Evacuation | No | No | Reasonable and necessary | Reasonable and necessary |
| Search | No | No | Per person: 50,000 Radius: 50 km Time: 14 days | Per person: 50,000 Radius: 50 km Time: 14 days |
| Rescue | No | No | Per person: 50,000 | Per person: 50,000 |

| | | | | |
|--|----|----|--|---|
| Bail and legal costs | No | No | Loan per person: 100,000 | Loan per person: 100,000 |
| Personal liability | No | No | Maximum sum per year: 10,000,000 Hotel: 100,000 Excess: 1,000 | Maximum sum per year: 10,000,000 Hotel: 100,000 Excess: 1,000 |
| Legal expenses | No | No | Sum: 100,000 Excess: 10% of costs, min DKK 2,500 per claim | Sum: 100,000 Excess: 10% of costs, min DKK 2,500 per claim |
| Compensation in the event of scheduled airline failure (holiday trips only) | No | No | Per trip: 50,000 Food and accommodation per claim: 7,500 Max per person: 1,500 | Per trip: 50,000 Food and accommodation per claim: 7,500 Max per person: 1,500 |
| Baggage | No | No | Per trip: 25,000 Cash: 5,000 Single items and IT/sport: 12,500 | Per trip: 50,000 Cash: 10,000 Single items and IT/sport: 25,000 |
| Baggage delay | No | No | Per trip: 10,000 Per person: 3,000 Time: After 3 hours | Per trip: 15,000 Per person: 7,500 Time: After 3 hours |
| Baggage delay – compensation | No | No | Per trip: 1,500 Per person: 750 Time: After 3 hours | Per trip: 2,000 Per person: 1,000 Time: After 3 hours |
| Missed departure | No | No | Per claim: 30,000 Transportation: Within sum Accommodation per day: 1,500 Food per day per person: 500 | Per claim: 50,000 Transportation: Within sum Accommodation per day: 2,500 Food per day per person: 500 |
| Flight delays and and cancelled flights | No | No | Per trip: 7,500 Accommodation per day: 1,500 Food per day per person: 500 Emergency purchases per trip: 1,500 Time: After 3 hours Cancelled flight per claim: 1,500 | Per trip: 10,000 Accommodation per day: 2,500 Food per day per person: 500 Emergency purchases per trip: 1,500 Time: After 3 hours Cancelled flight per claim: 2,500 |
| Personal accident | No | No | Death: 1,000,000 Total and permanent disablement: 1,000,000 Per claim irrespective of number of persons: 3,000,000 | Death: 1,000,000 Total and permanent disablement: 1,000,000 Per claim irrespective of number of persons: 3,000,000 |
| Extensions – Platinum | | | | |
| Replacement car | No | No | No | Accommodation up to 3 days: 7,500 Food per person: 1,500 Car rental maximum of 30 days: 45,000 Excess: 2,000 |
| Supplement to comprehensive motor insurance on rental car | No | No | No | Per trip: 300,000 Excess: 2,000 |
| Cover of excess on car rental | No | No | No | Per trip: 10,000 |
| Employee replacement (Business cards only) | No | No | No | Per trip: 50,000 |

Please note: This schedule of benefits is for information purposes only. In the event of a claim, claims handling will be based on the individual policy and the specific insurance terms and conditions.