



SUMMARY OF INSURANCE COVER

for monthly paid Employees of State and State institutions
(please ask your employer for further details about the posts)



Agreement 85034

As agreed between Finansministeriet, Centralorganisationernes Fællesudvalg (CFU) and FG, you are covered by group life insurance. This summary is an extract of the group life agreement and associated insurance terms. The following is a translation of an original Danish document. The original Danish document is the governing document for all purposes, and in case of any discrepancy, the Danish wording will be applicable.

In the event of inconsistencies between this summary of insurance cover and the group life agreement, the group life agreement takes precedence.

Please note the specific diagnosis requirements that must be met before the sum insured can be paid out for certain critical illnesses.

Insurance cover and sums insured

TYPE OF COVER	AMOUNT
Death benefit	If you die before the end of the month in which you reach the age of 70, we pay out a sum insured of DKK 425,000.
Children's lump sum	If, on your death, you leave children under the age of 21, we pay out a sum insured of DKK 30,000 to each child. Your spouse's/cohabitant's* biological and adopted children rank equally with your own biological and adopted children.
Certain critical illnesses	If, before the end of the month in which you reach the age of 70, you are diagnosed with a critical illness covered by the insurance, we pay out a sum insured of DKK 150,000.
<p>For further information about the critical illnesses covered as well as diagnosis requirements, please read the insurance terms at www.fg.dk.</p> <p>If you die within three (3) months of being diagnosed with a critical illness, we deduct the amount paid out for critical illness from any subsequent payout of the sum insured on death.</p> <p>Once a sum insured has been paid out for critical illness, continuity of cover for critical illness is maintained under certain conditions, cf. 3 (b) of the insurance terms for certain critical illnesses.</p> <p>The right to payout of the sum insured for a critical illness ceases when you die, unless you have applied to FG for payment beforehand.</p> <p>Letter from the Danish Health Data Authority: Every month, FG provides the Danish Health Data Authority with a list of the members who have an insurance policy covering certain critical illnesses. The Health Data Authority then merges FG's data with the diagnoses registered in the National Register of Patients.</p> <p>If, when merging the data, the Health Data Authority identifies a match, the insured will receive a letter from the Health Data Authority with instructions to contact FG to hear about options for applying for payout of a sum insured.</p>	
Certain critical illnesses in children, with extended coverage to include death	If, before reaching the age of 18, your biological child/adopted child or your spouse's/cohabitant's biological child/adopted child is diagnosed with a critical illness covered by the insurance or dies, we pay out a sum insured of DKK 50,000. It is a condition for cover of your spouse's/cohabitant's biological child/adopted child that the child lives with you and your spouse/cohabitant on the date of the diagnosis and has done so for no less than six months prior to the date of diagnosis.
<p>For further information about the critical illnesses covered as well as diagnosis requirements, please read the insurance terms at www.fg.dk</p> <p>Once a sum insured has been paid out for critical illness, continuity of cover for critical illness is maintained under certain conditions, cf. 3 (b) of the insurance terms for certain critical illnesses.</p>	

<p>Cover free of premium in the event of illness/accident</p>	<p>If you withdraw from the group life agreement due to reduced earning capacity of at least two-thirds resulting from accident or illness, cover free of premium may be provided for up to three (3) years up to the end of the month in which you reach the age of 70. You must contact FG regarding cover free of premium no more than six (6) months from the date of your withdrawal from the policy.</p>
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*Conditions for cohabitation are specified in section 4 of the insurance terms, which are available at www.fg.dk

What is group life insurance?

Group life insurance is a collective insurance scheme without savings – a so-called risk insurance – whereby the sum insured is paid out if you fall ill or die while you are covered by the policy. The insurance covers both accident and illness and applies 24 hours a day, all over the world, although not if you actively participate in war, revolt or similar events.

Who receives the sum insured?

On your death, payment will be made to your next of kin, i.e. spouse or cohabitant*, or to your descendants (children, grandchildren, etc.) if you do not leave a spouse/cohabitant. If you leave neither spouse/cohabitant* nor descendants, we pay out the sum insured to heirs named in your will or according to the Danish Inheritance Act.

In the case of minor children of your marriage or relationship living in your home together with your spouse/cohabitant*, we pay out the children's lump sum to your spouse/cohabitant*. In other cases, we pay out the children's lump sum to the child.

We pay out the sum insured for critical illness and the sum insured for critical illness of children to you.

*) Cohabitation

Terms for cohabitation are set out in Section 4 and Section 7 (3) of the insurance terms, which are available at www.fg.dk.

Inclusion of a special beneficiary

You have the right to include others than 'next of kin' as beneficiaries. The request must be submitted in writing to FG.

Inheritance tax

FG may be required to settle inheritance tax when the sum insured is paid out on your death. The amount of the inheritance tax depends on the recipient's relationship to you. For further information about inheritance tax, visit www.fg.dk.

Taxes and duties

The group life insurance is covered by the regulations of the Danish Pension Tax Act. The following taxation category applies to your group life insurance.

Taxation category: 'Life insurance without right to deduct'.

You will find more details about your liability to pay tax or duty on a payout at www.fg.dk

Application for payout from the insurance

Death must be reported to your employer, which will notify FG.

To report critical illness and critical illness for children, you must fill out and send the notification form available at www.fg.dk.

Expiry of the insurance

Cover ceases at the end of the month/quarter/calendar year in which you leave your job/give notice of withdrawal from the association, however no later than at the end of the month/quarter/calendar year in which cover according to the group life agreement ceases.

Continued insurance

If you withdraw from the group life agreement before expiry of the insurance, you may take out continued insurance with FG. You will find more details about the rules for continued insurance, including insurance terms with deadlines, etc., at www.fg.dk.

Premium

The premium is paid by your employer and is reported to SKAT as a salary. See also "Taxes and duties".

The premium for the group life insurance is DKK 108.35.

Leave of absence

You remain covered by the insurance without premium payment during the entire period in which you are granted leave without pay for a statutory child care, maternity leave/adoption leave and the cost of absence under § 42 of the Law on Social Services. During legal absence due to leave, the insurance covers (by the group life insurance) without premium payment the first six months of a period of leave. Furthermore, you are covered by the group life insurance without premium payment by absence due to leave for military service. In both cases, it is only valid, if, during this period, you are not covered by another group life insurance established by Finansministeriet or the (county) municipalities.

In the case of statutory/contractual leave of absence, you will remain covered by the insurance during the period of leave if your employer pays your premium for you.

Digital communication – e-Boks

FG has switched to digital communication via e-Boks.

You can give your consent for FG to send selected letters to your e-Boks. You can give your consent at www.e-Boks.dk or using FG's forms. You will find more details about e-Boks at www.fg.dk.

Legal basis

The general provisions of Danish law on insurance agreements, and of other Danish law, apply unless this legislation is derogated from in the provisions of the group life agreement.

The insurance may not be disposed of or provided as security.

Complaint procedure

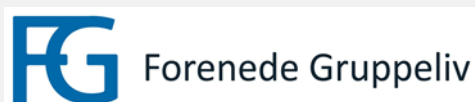
If you wish to make a complaint about FG, please first contact the employee or department that processed your case. If you still believe that we have made an incorrect decision, you may contact FG's complaints officer at direktionen@fg.dk or send a letter to FG, The Management, Krumtappen 4, PO Box 442, 2500 Valby.

If you are not satisfied with the decision of the complaints officer, you may make a complaint to the Danish Insurance Appeal Board, Anker Heegaards Gade 2, 1572 Copenhagen V, www.ankeforsikring.dk

Validity

This summary of insurance cover is valid from the first of April 2018 and until a new version is issued.

If you would like more information, you are welcome to contact



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