


INSURANCE OVERVIEW

Group life contract between

Forsikringsforbundet

Og

Forsikring & Pension Arbejdsgiver



Contract nr. 83025

Dear employee

Subject to agreement between Forsikringsforbundet and Forsikring & Pension Arbejdsgiver and FG, you are covered by the above-mentioned group life contract. The group life contract includes the insurance covers outlined below. The insurance overview is an excerpt from the group life contract and the related insurance conditions.

In the event of any discrepancy or inconsistency between the insurance overview and the group life contract, the group life contract will prevail.

Insurance cover, paid-out benefits and criteria for benefits

INSURANCE COVER	PAID-OUT BENEFITS AND CRITERIA FOR BENEFITS															
Death benefit	<p>In the event of your death before the end of the month in which you reach the age of 99, we will pay out an insurance sum of DKK as set out below:</p> <table><tr><td>Age under</td><td>65 years</td><td>1.197.885 DKK</td></tr><tr><td>age reached</td><td>65 years</td><td>598.942 DKK</td></tr><tr><td>age reached</td><td>99 years</td><td>0 DKK</td></tr></table>	Age under	65 years	1.197.885 DKK	age reached	65 years	598.942 DKK	age reached	99 years	0 DKK						
Age under	65 years	1.197.885 DKK														
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Child's lump sum	<p>If you leave children under the age of 24 on your death, we will pay out an insurance sum of DKK 100.000 for each child.</p> <p>Your spouse's/cohabitant's* biological children and adopted children are recognised as equivalent to your biological children and adopted children.</p>															
Lump sum disability benefit – payment for permanent loss of your earning capacity	<p>If your earning capacity is permanently reduced by at least 50% due to illness or accident before the end of the month in which you reach the age of 70 years, we will pay out an insurance sum of DKK as set out below:</p> <table><tr><td>Age under</td><td>27 years</td><td>665.000 DKK</td></tr><tr><td>age reached</td><td>27 years</td><td>335.000 DKK</td></tr><tr><td>age reached</td><td>45 years</td><td>200.000 DKK</td></tr><tr><td>age reached</td><td>65 years</td><td>80.000 DKK</td></tr><tr><td>age reached</td><td>70 years</td><td>0 DKK</td></tr></table> <p>The paid lump sum disability benefit will be deducted from any subsequent payment of the insurance sum on your death.</p> <p>Deadline for reporting a claim</p> <p>If you withdraw from the group life insurance contract, a written request for payment must be presented to FG within six (6) months of the expiry of the policy period, see clause 8 A (5). At the expiry of this deadline, the entitlement to claim payment of the lump sum disability benefit for a disability that has not been reported will cease.</p>	Age under	27 years	665.000 DKK	age reached	27 years	335.000 DKK	age reached	45 years	200.000 DKK	age reached	65 years	80.000 DKK	age reached	70 years	0 DKK
Age under	27 years	665.000 DKK														
age reached	27 years	335.000 DKK														
age reached	45 years	200.000 DKK														
age reached	65 years	80.000 DKK														
age reached	70 years	0 DKK														
Certain critical illnesses	<p>If you are diagnosed with a qualifying critical illness before the end of the month in which you reach the age of 75 years, we will pay out an insurance sum of DKK 250.000.</p>															
<p>Please be aware of the specific diagnostic requirements that must be met before the insurance sum for certain critical illnesses can be paid out.</p> <p>You can read more about the critical illnesses covered and the applicable diagnostic requirements at www.fg.dk</p> <p>We will deduct the paid insurance sum for critical illness from any subsequent payment of the insurance sum on your death if you die within three (3) months of your diagnosis with a critical illness.</p> <p>After payment of an insurance sum for critical illness, the cover for critical illness will be retained under certain conditions, see clause 3(b) of the insurance conditions “Cover for certain critical illnesses”. The entitlement to payment of the insurance sum for critical illness ceases on your death unless you have presented FG with a prior written request for payment.</p> <p>Time limit for reporting a claim</p> <p>If you withdraw from the group life insurance contract, a written request for payment must be presented to FG within six (6) months of the expiry of the policy period, see clause 6 of the insurance conditions “Cover for certain critical illnesses”. At the expiry of this time limit, the entitlement to claim payment of the insurance sum for an illness that has not been reported will cease.</p> <p>Letter from the Danish Health Data Authority</p> <p>The Danish Health Data Authority will receive a monthly report from FG specifying the persons who have cover for certain critical illnesses. The Health Data Authority will then collate the data from FG with diagnoses registered with the Danish National Patient Register.</p> <p>If a match is registered in connection with the collation of data, you will receive a letter from the Danish Health Data Authority stating that you may be entitled to claim for a critical illness.</p>																

Children's cover for certain critical illnesses extended to include cover on death and cover for type 1 diabetes	<p>If your biological child/adopted child or your spouse's/cohabitant's* biological child/adopted child is diagnosed with a qualifying critical illness, is diagnosed with type 1 diabetes or dies before reaching the age of 24 years, we will pay out an insurance sum of DKK 100.000.</p> <p>To claim cover for your spouse's/cohabitant's biological child/adopted child, the child must live with you and your spouse/cohabitant at the date of diagnosis and must have done so for at least six (6) months prior to the date of diagnosis.</p>
<p>You can read more about the critical illnesses covered and the applicable diagnostic requirements at www.fg.dk</p> <p>Time limit for reporting a claim If you withdraw from the group life insurance contract, a written request for payment must be presented to FG within six (6) months of the expiry of the policy period, see clause 5 of the insurance conditions "Children's cover for certain critical illnesses". At the expiry of this time limit, the entitlement to claim payment of the insurance sum for an illness that has not been reported will cease.</p>	

Waiver of premium in the event of illness/accident	<p>Cover Death benefit and child's lump sum If your earning capacity is reduced to half or less due to illness or accident, you will be eligible for a waiver of premium until the end of the month in which you reach the age of 70. The waiver of premium will be set up for the sum applicable at the time when your earning capacity is reduced to half or less.</p> <p>The waiver of premium becomes effective on the first day of the month following your withdrawal from the contract and ceases when the conditions for waiver of premium are no longer met, but not later than the end of the month in which you reach the age of 70, see clause 12 of the "Conditions of group life insurance".</p> <p>Cover for certain critical illnesses, cover for certain critical illnesses – children and lump sum disability benefit If your earning capacity is reduced to half or less due to illness or accident, you will be eligible for a waiver of premium for the cover for certain critical illnesses, cover for certain critical illnesses – children and lump sum disability benefit for up to three (3) years. The waiver of premium will be set up for the sum applicable at the time when your earning capacity is reduced to half or less.</p> <p>The waiver of premium becomes effective on the first day of the month following your withdrawal from the contract and ceases when the conditions for waiver of premium are no longer met, but not later than the end of the month in which you reach the age of 70, see clause 12 of the "Conditions of group life insurance".</p> <p>You are only entitled to waiver of premium for a total period of three (3) years, regardless of whether you meet the conditions for waiver of premium multiple times during the policy period.</p> <p>Deadline for reporting a claim If you withdraw from the group life insurance contract, a written request for waiver of premium must be presented to FG within six (6) months of the expiry of the policy period, see clause 12(6) of the "Conditions of group life insurance". At the expiry of this deadline, the entitlement to waiver of premium for a claim that has not been reported will cease.</p>
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*Conditions for cohabitation are set out in clause 4 of the insurance conditions, which you can read at www.fg.dk

What is group life insurance?

A group life insurance contract is a collective insurance without a savings component – a so-called risk insurance or term life insurance – which may provide multiple insurance covers. Group life insurance is valid 24 hours a day and worldwide but does not cover disability or death caused by active participation in war, riots or similar operations.

Insurance mediation

FG is an insurance intermediary, arranging and entering into group life contracts on behalf of FG's owner companies, all of which are life insurance companies. FG has entered into an Insurance Mediation Agreement with the owner companies, and FG provides insurance mediation services within the scope of the owner companies' licence to transact insurance business, and FG's owner companies are insurers. FG's owner companies own equal shares of FG and are jointly and severally liable for FG's group life contracts.

FG's owner companies are:

- Danica Pension, Livsforsikringsaktieselskab, Bernstorffsgade 40, 1577 Copenhagen V, Denmark, CVR no. 24256146,

- Norli Liv og Pension Livsforsikring A/S, Midtermolen 1, 2100 Copenhagen Ø, Denmark, CVR no. 64145711,
- Sampension Livsforsikring A/S, Tuborg Havnevej 14, 2900 Hellerup, Denmark, CVR no. 55834911, and
- Velliv, Pension & Livsforsikring A/S, Lautrupvang 10, 2750 Ballerup, Denmark, CVR no. 24260577.

FG receives fees from its owner companies for providing the mediation services. Please contact FG for information on the amount of fees.

FG is registered as an insurance intermediary in the Danish Financial Supervisory Authority's register of insurance intermediaries. The registration can be verified on the Danish Financial Supervisory Authority's website at www.ft.dk, under "Register over forsikringsformidlere og accessoriske forsikringsformidlere" (Register of insurance intermediaries and ancillary insurance intermediaries).

You can read more about insurance mediation at www.fg.dk, for instance details about the extent to which FG provides advice and information about how to complain.

Who receives the insurance sum?

In the event of your death, payment will be made to your next of kin. This means your spouse/cohabitant* or, if there is no surviving spouse/cohabitant*, heirs of the body (children, grandchildren, etc.). If you leave neither a spouse/cohabitant* nor heirs of the body, we will pay out the insurance sum to beneficiaries under a will or beneficiaries under the intestacy rules.

The child's lump sum for legally incompetent children of the relationship who live in the deceased's home together with the deceased's spouse/cohabitant will be paid out to the spouse/cohabitant. In other cases, the child's lump sum will be paid out to the child concerned.

The lump sum disability benefit will be paid out to you.

The insurance sum for critical illness will be paid out to you.

The insurance sum for critical illness in respect of children will be paid out to you.

*)Cohabitation

Conditions for cohabitation are set out in clauses 4 and 7(3) of the insurance conditions, which you can read at www.fg.dk

Designation of beneficiary

You may designate a beneficiary other than your "next of kin". You can do so by logging on to Mit Gruppeliv at www.fg.dk

Estate tax, direct and indirect taxes

FG may be required to charge estate tax when paying out the insurance sum on death. The rate of estate tax depends on the beneficiary's family relationship to you. To learn more about estate tax, go to www.fg.dk

Group life insurance falls within the scope of the provisions of the Danish Pension Tax Act. The following applies to your group life insurance:

Method of taxation: "Non-deductible life insurance".

Find out whether any insurance sum paid out to you is subject to direct or indirect tax at www.fg.dk

Claiming payment under the group life insurance contract

Death:

FG receives information from the Danish Central Office of Civil Registration (CPR Register). Relatives can also report the death at www.fg.dk – contact form

Critical illness / Critical illness – Children

Must be reported by logging on to Mit Gruppeliv at www.fg.dk

Lump sum disability benefit:

Must be reported by logging on to Mit Gruppeliv at www.fg.dk

Termination of the group life insurance

The group life insurance cover will cease at the end of the **month / three-month period / calendar year** in which you **terminate employment / resign your membership of the association**, but not later than the end of the **month / quarter / calendar year** in which the group life insurance terminates under the group life contract.

There will be no insurance cover from the date when you withdraw from the group life insurance and until the continuation insurance has become effective.

Please note that if FG does not receive your written acceptance of the quote for continuation insurance before or on the day you withdraw from the group life insurance, a three-month waiting period without insurance cover will apply. The waiting period will start from the date on which FG receives your written acceptance of the continuation insurance. No premium is payable during the waiting period.

The rules governing continuation insurance, including time limits and rules on waiting periods with no cover available, are set out in "Conditions of continuation insurance", which you can find on FGS website, www.fg.dk under "Privat".

Leave

You are covered by the insurance during the following types of leave.

1. Leave with pay
2. Leave in accordance with the Maternity Act in connection with pregnancy, maternity leave or adoption
3. Leave for childcare, if the insured was covered before the childcare leave began.
4. Leave without pay and pension for up to 12 months, See the detailed provisions of the collective agreement

The employer pays the premium during the leave period.

If you are no longer employed

If your employment has ended, you will be covered by this group life insurance for up to 12 months after the end of your employment if you are unemployed and are not engaged in any other employment or occupation on the happening of the insured event.

Unemployed means that you:

- Must be available to work.
- Must be registered with the local job centre.

You are not unemployed if:

- You make a transition to early retirement within the 12-month period.
- You are employed in a part-time position, work as a temp or the like.

You are not covered by the provision if, within 12 months of the date when you ended your employment, you take on other employment, even if new unemployment occurs.

If you become eligible for public sickness benefits during the period of unemployment and within 12 months of the date when you ended your employment, you will still be covered by the provision.

You will not be entitled to continuation insurance when you are no longer covered by the group life insurance as described above.

Digital communication – e-Boks

FG will deliver messages to you in your e-Boks regardless of whether or not you receive notifications from e-Boks.

Data controller

- FG processes, arranges and administers group life insurance policies on behalf of FG's data controllers. We treat your personal data as confidential and ensure that your personal data are stored in secure conditions and are deleted when we no longer have a valid reason for processing them. Your personal data will be deleted within 10 years of the termination of the insurance contract. However, there may be special circumstances that cause us to process your personal data beyond 10 years.

To learn more about how we process your personal data and about your rights as a data subject, you can access FG's privacy policy at www.fg.dk.

Legal basis

The general rules of Danish law on insurance contracts and Danish law in general apply to the extent not derogated from in the provisions of the group life contract.

The insurance cannot be disposed of or provided as security.

Termination by notice

Forsikringsforbundet, Forsikring & Pension Arbejdsgiver and Forenede Gruppeliv may terminate the group life contract by prior notice with effect from the expiry of the current term of the collective agreement.

Complaint procedure

If you want to file a complaint about the way FG has processed your case, we ask you first to contact the appropriate employee or department. If you still believe we have made a wrong decision, please contact FG's complaints officer by email at direktionen@fg.dk or by letter to FG, Executive Board, Krumtappen 4, PO Box 442, 2500 Valby, Denmark.

If you are not satisfied with the complaints officer's decision, you may lodge a complaint with the Danish Insurance Complaints Board, Østergade 18, 2., 1100 Copenhagen K, Denmark, www.ankeforsikring.dk

Validity

This insurance overview is valid from 1. April 2025 until a new overview is issued.

For more information, please contact



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