



SUMMARY OF INSURANCE COVER

for

Monthly paid employees in the state and state institutions

Group life insurance number 85034

By agreement between Skatteministeriet, Centralorganisationernes Fællesudvalg (CFU) and FG, you are covered by the group life agreement. The group life agreement contains the insurance coverages stated in the insurance summary.

The insurance summary is an extract from the group life agreement and the associated insurance conditions.

Despite several employments, you are only covered by the group life agreement once.

In the event of any inconsistency between the insurance summary and the group life agreement entered into between the Skatteministeriet, Centralorganisationernes Fællesudvalg (CFU) and FG, the group life agreement is correct.

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>	
Cover free of premium in the event of illness/accident	If you withdraw from the group life agreement due to reduced earning capacity of at least two-thirds as a result of illness or accident, premium-free cover equal to the amounts applicable on your loss of capacity to work 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 premium-free cover no more than six (6) months from the date of your withdrawal from the policy.

What is group life insurance?

A group life insurance is a collective insurance without savings – a so-called risk insurance –, which may include a variety of insurance benefits. The insurance 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 to you.

We pay out 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.

Critical illness and **critical illness for children** must be reported via 'Mit Gruppeliv' at www.fg.dk.

Expiry of the insurance

Cover ceases at the end of the month in which you leave your job, however no later than at the end of the month 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

In the event of absence due to leave, coverage on the basis of the group life insurance without premium payment applies for the first 6 months of the period of leave. In addition, the coverage on the basis of the group life insurance applies without premium payment in the absence of leave due to military service leave. In both cases, however, it is only valid if the person concerned is not covered during the period by other group life insurance established by the Ministry of Finance or the municipalities / regions.

Group life insurance applies without premium payment in the situations and throughout the period when employees are absent under section 42 of the Social Services Act (care of severely disabled children under 18) or are on maternity, parental or adoption leave without pay.

Digital communication – 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.

Data control

FG is a data processor and supplies and manages group life insurance policies on behalf of FG's data controllers. We process your personal data confidentially. They are stored under secure conditions, and they are deleted when we no longer have a reason for processing them. Your personal data are deleted no later than ten years after termination of the insurance contract.

If you would like more information about how we process your personal data and about your rights when you are registered with us, please see FG's personal data policy 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

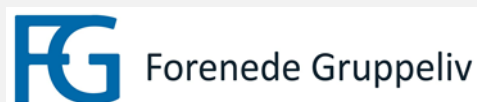
If you wish to make a complaint about FG, please first contact the employee or department that processed your case. If you still believe that we have made an incorrect decision, you may contact FG's complaints officer at direktionen@fg.dk or send a letter to FG, The Management, Krumtappen 4, PO Box 442,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

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



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