



Group insurance

January 2024

In case of any discrepancy between the Danish text and the English translation, the Danish text shall apply.

Table of contents

The insurance agreements	1
Who is covered?	1
Discontinuation of cover	1
Provision period.....	1
Continuation insurance.....	1
Lump sum death benefit	1
Who receives the lump sum death benefit?.....	1
Beneficiaries.....	1
Creditor protection	2
Taxation on payment	2
Lump sum disability benefit	2
Accident insurance.....	2
Certain critical illnesses.....	2
If you need to make use of the insurance	3
The premium	3
Availability and disputes.....	3
If you have questions?	3
Insurance terms – accident insurance	3
Enclosure 1 – accident insurance	4

The insurance agreements

The group insurance covers in the event of death, disability, accident as well as certain critical illnesses.

The accident insurance covers accidents. The insurances run for one year and may be changed annually on 1 January.

The group insurance on death, disability and certain critical illnesses, **agreement no. 98634**, is taken out with:

Forenede Gruppeliv
Krumtappen 4, 1
2500 Valby
Phone 39 16 78 00
Fax 39 16 78 01
fg@fg.dk
www.fg.dk

The accident insurance, **policy no. 646-753-545-3**, is taken out with:

Codan Forsikring A/S
Skade Ulykke
Gammel Kongevej 60
1790 København V
www.codan.dk

Who is covered?

1. Paying members who are not subject to the Regulations' provisions on a high savings pension scheme.
2. Members:
 - who are subject to non-contributory cover
 - who are transferred to 'egenpension' without previously having been transferred to dormant membership
 - who are transferred to dormant membership after age 60.

Termination of cover

The insurance in the event of death and certain critical illnesses as well as the accident insurance are terminated at the end of the month in which you reach age 68, while the disability cover is terminated at the end of the month in which you reach age 62. The insurance does not cover members who had reached age 67 on 1 January 2018.

The accident insurance does not become payable if the accident is deliberate or due to wilful misconduct, intoxication or the influence of narcotics or the like.

The group insurance does cover in the event of active participation in war or the like.

The insurances are terminated, if you are transferred to dormant membership before age 60, or if you terminate your membership of P+.

Provision period

If you are subject to a provision period and become disabled or die within the period, you are only entitled to 50 percent of the death and disability cover respectively.

However, this only applies if P+ can prove that you had not been able to submit satisfactory health information on admission had this been a requirement.

Continuation insurance

If your group insurance is terminated, before you reach age 68, you have the possibility of taking out a continuation insurance which covers in the event of death without submitting new health information.

If you want to take out a continuation insurance, you must contact Forenede Gruppeliv no later than two months after your group insurance in P+ is terminated. The continuation insurance is taken out on an individual basis. If you become subject to a new group insurance, you cannot take out a continuation insurance.

Lump sum death benefit

The size of the lump sum death benefit depends on your age at the time of death as it is gradually reduced with age.

The the lump sum death benefit is not reduced even though you previously have received a lump sum disability benefit or accident sum. On the contrary, a possible critical illness sum is deducted from the lump sum death benefit if you die less than three months after having been diagnosed with the critical illness.

Who receives the lump sum death benefit?

If you die before age 68, the lump sum death benefit is paid to your next of kin - unless you have decided otherwise.

According to legislation, your **next of kin** is - in below order:

1. Spouse or registered partner - unless you are undergoing separation or divorce at the time of death.
2. Cohabitant - if you for the last two years before the death have shared the same address in a relationship comparable to a marriage, or if you share the same address and are expecting, have or have had children together.
3. Children or their descendants. Children are defined as own biological children and adopted children.
4. Testamentary beneficiaries.
5. Beneficiaries under an intestacy (i.e. parents).
6. If there are no beneficiares, the savings descend to the pension fund prior to the state.

Above order takes effect, unless a beneficiary is appointed.

Beneficiaries

There is no limit on who you can appoint as a beneficiary. You can appoint all 'legal persons' as

beneficiaries, including an association. You can also decide that the lump sum death benefit being distributed, e.g. among a cohabitant and children.

You must inform Forende Gruppeliv in writing about appointment of beneficiaries. You can obtain a form from Forenedede Gruppeliv or www.pplus.dk

The appointment of beneficiaries may be challenged at the courts by your spouse or your issues if the appointment is considered unreasonable.

Appointment of a beneficiary can also be made irrevocable. This means the the appointment can only be changed if the beneficiary allows this or dies, or if the appointment is unreasonable. Accordingly, it must be considered carefully before making an appointment irrevocable.

Payment to the estate

If you want the payment being made to your estate, you must complete a beneficiary declaration and write 'the estate'. The lump sum is then paid to the estate if you have beneficiaries under an intestacy or a will. If not, the amount revert to the pension fund prior to the state.

Creditor protection

The lump sum death benefit is paid directly to your next of kin or appointed beneficiaries and is protected against possible creditors.

Taxation on payment

The lump sum death benefit is tax-free – apart from estate tax according to applicable rules. Accordingly, if payment is made to your spouse, there is no estate tax.

Lump sum death benefits

Under age 45	DKK	1,091,000
Under age 55	DKK	865,000
Under age 68	DKK	546,000
Reached 68	DKK	0

Lump sum disability benefit

If you are granted permanent disability pension benefits, and you are entitled to first month's pension before age 62, a lump sum disability benefit is paid. The lump sum benefit depends on your age as it is gradually reduced with age.

The cover is terminated no later than at the end of the month in which you reach age 62.

The paid lump sum disability benefit is not deducted from a possible later due lump sum death benefit.

Lump sum disability benefits

Under age 45	DKK	250,000
Under age 62	DKK	150,000
Reached 62	DKK	0

Payment is tax-free.

Accident insurance

The accident insurance is terminated at the end of the month in which you reach age 68 at the latest. See the paragraphs *Who is covered?* and *Discontinuation of cover*.

An accident is defined as a sudden incident causing personal injury.

Dental injury caused by chewing is covered, if the injury is caused by a proven foreign object in the food.

Extract of the National Board of Industrial Injuries' injury table of 8 November 1999:

Visual loss on both eyes	100 %
Loss of one eye	20 %
Total hearing loss in both ears	75 %
Total hearing loss in one ear	10 %
Loss of one leg	65 %
Knee or thigh amputation with good prosthesis function	50 %
Knee or thigh amputation with bad prosthesis function	60 %
Loss of foot with good prosthesis function	30 %
Loss of foot with bad prosthesis function	35 %
Loss of all toes on one foot	10 %
Loss of 1. toe (the big toe)	5 %
Loss of right arm (100 %)	70 %
Loss of left arm (100 %)	65 %
Loss of right hand	60 %
Loss of left hand	55 %
Loss of all fingers on right hand	55 %
Loss of all fingers on left hand	50 %
Loss of thumb	25 %

If the insured is left-handed, left is assessed as right and vice versa.

It is the National Board of Industrial Injuries' indicative injury table in force at any time which is used when determining the amount of compensation.

The paid compensation depends on the degree of the injury and the maximum lump sum as the lump sum is paid as a percentage of the maximum sum which accounts for DKK 850.000. Hence, a 50 percent degree of permanent injury DKK 425.000 is paid.

Dental injury is covered according to vouchers submitted.

Certain critical illnesses

If you contract one of the critical illnesses specified in the paragraph *Insurance terms - certain critical illnesses* before age 68, an insurance sum is paid.

Insurance sum - certain critical illnesses

Under 60	DKK	150.000
Age 60 - 68	DKK	133.000
Reached 68	DKK	0

Cover of certain critical illnesses is based on the condition that the illness is diagnosed during the policy period. Diagnoses established after expiry of the policy period are not covered by the insurance.

Payment from the critical illness insurance is tax-free.

Making use of the insurance

Death

In the event of death, your next of kin must contact P+ who gives notice to Forenede Gruppeliv. Payment of the lump sum death benefit is made directly from Forenede Gruppeliv.

Disability

If you are granted disability pension from P+, the pension fund gives notice to Forenede Gruppeliv. Payment of the lump sum disability sum is made directly from Forenede Gruppeliv.

Accident

If you have an accident, you must contact Codan that handles the case and pays the accident sum if the conditions for payment are met. You can download a claim form on pplus.dk

Certain critical illnesses

If you contract one of the certain critical illnesses stated in the insurance terms, you must contact P+.

The premium

P+ pays the the group insurance premium which is taxable. The payment is tax-free (apart from a possible estate tax). P+ reports the premium to SKAT as personal income. The 2023 premium accounts for DKK 2,350.

Availability and disputes

Your insurances cannot be sold, pawned or in other way be made the object of sale or prosecution.

You can bring disputes regarding the insurances before the courts or the Insurance Complaints Board, Østergade 18, 2. Sal, 1100 København K, phone no. 33 15 89 00. The complaint must, along with a small fee, be send on a special complaint form which you can acquire at the Insurance Complaints Board, Forenede Gruppeliv or Codan Forsikring.

If you have questions

You are always welcome to contact us on kontakt@pplus.dk or 3818 8700.

Insurance terms – accident insurance

See enclosure 1.

Insurance terms – critical illnesses

Extract – for the complete insurance terms, please see the Danish Gruppeforsikring.

When a diagnosis has been established as required in the insurance terms, the insurance sum can be paid.

The insurance terms applicable and the insurance sum to be paid are the ones applying on the day of the establishment of the diagnosis.

Payment is conditional on the illness being diagnosed during the policy period. It is the time of establishing the diagnosis which is decisive and not the time when the insured learn about the diagnosis.

Conditions covered:

- a. Cancer.
- b. Blood clot the in the heart (heart attack).
- c. Bypass surgery or angioplasty in case of coronary sclerosis.
- d. Cardiac valve surgery.
- e. Stroke or apoplexi.
- f. Saccular dilation of brain arteries.
- g. Certain benign tumours in brain and spinal cord.
- h. Disseminated sclerosis.
- i. Motor neurone disease.
- j. Certain muscle and neurone diseases.
- k. HIV infection contracted by blood transfusion or work-related infection.
- l. Aids.
- m. Chronic kidney failure.
- n. Large organ transplants.
- o. Parkinson's disease.
- p. Blindness.
- q. Deafness.
- r. Aortic disease.
- s. Consequences of meningitis.
- t. Consequences of tick borne encephalitis.
- u. Large burns, frost-bites or cauterisations.
- v. ICD implantation.
- w. Chronic heart failure.
- x. Idiopathic pulmonary arterial hypertension.

Enclosure 1 – accident insurance

Insurance terms

1. Extent and group of people

The member is subject to the insurance when living or working in Denmark. Expatriates are subject to the insurance if the conditions of item 6 are met.

The total compensation for the same incident can as a maximum amount to DKK 1.5 billion.

2. What does the insurance cover?

The insurance covers accidents when the degree of invalidity exceeds 5 percent.

An accident is defined as a sudden incident causing personal injury.

The accident must occur in the policy period, cf. item 4.

In order to be covered there must be a causality between the accident and the injury. In the assessment it is stressed whether the incident is suitable for causing personal injury - e.g. whether the incident in itself is sufficient to cause/explain the injury.

The insurance covers even though the accident occurs while the injured was flying a private plane or riding a motorcycle.

3. What does the insurance not cover?

Regardless of the injured's state of mind at the time of the injury, the insurance does not cover:

- injuries caused by the injured with intent or by gross negligence
- injuries caused by overburdening
- injuries caused by the injured during self-inflicted intoxication or under the influence of narcotics or the like
- injuries caused by poisoning due to medicine
- injuries caused by infection with virus, germs and other microorganisms
- injuries caused by involvement in fights
- injuries caused by involvement in illegal actions
- injuries caused by participation in boxing, any kind of races, rock climbing, parachute jumping and hang-gliding or comparable sports
- injuries caused by nuclear energy in any case, including war
- injuries caused by conflicts in the form of war, riots or civil violence unless the injury occurs within one month after the outbreak of the conflict in a country where the insured stays during travelling. Moreover, it is a condition that the conflict did not exist at the entry into the country, and that the insured does not participate in the actions.

4. Policy period

The insurance covers consequences of accidents when the accident occurs in the policy period.

The policy period is the period between the insurance's commencement date and termination date for the insured.

The insurance does not cover consequences, including worsening of consequences, showing more than 5 years after the accident occurred or the illness was diagnosed.

5. Where does the insurance cover

The insurance covers worldwide unless otherwise agreed or according to the conditions of item 3 and 6.

6. Expatriation

Members, who, as part of their employment, are expatriated outside Denmark, are covered by the accident insurance if:

- the expatriation is done from Denmark
- Codan has been informed about the name of the expat and the country of expatriation.

The member is subject to the accident insurance when Codan has approved the country of expatriation. It is the member's responsibility to obtain Codan's approval.

Determination of permanent injury and payment of compensation are based on a specialist examination carried out in Denmark. The costs related to the examination are paid by Codan.

A possible compensation will be paid to the member's or the member's next of kin's Danish bank account.

The insurance does not cover costs related to treatment or dental treatment carried out outside Denmark.

7. In case of an injury

The injured must be under constant treatment by a doctor and comply with the orders given. Codan's liability compensation is conditional on the injured seeing a doctor immediately.

Codan is entitled to obtain information with any doctor, medical institution or others treating or having treated the injured and have the person in question examined by a doctor chosen by Codan.

Codan may require that the injured is examined by a doctor in Denmark who Codan approves and pays for. If the injured does not agree to being examined by a doctor approved by Codan, Codan may decline any claim for compensation.

Regardless of whether the injured resides in Denmark or abroad, Codan does not cover transportation costs or costs related to the stay in Denmark. Codan only pays for medical certificates required by the company.

If the insurance includes cover of dental injury, treatment and price must be approved by Codan before treatment is started unless the situation is urgent. Codan may require that dental treatment is carried out in Denmark.

8. Submission of claim form

Injuries covered by the insurance must be filed in writing to Codan as soon as possible.

Injuries can be filed with Codan on phone no. 3355 3830 or www.codan.dk

If an injury causes death, Codan must be informed about this within 48 hours. Codan is entitled to require an autopsy.

9. Limitation in respect of a claim

Cover of injuries is subject to the standard provisions stipulated in the Insurance Contracts Act, cf. the conditions of item 4, paragraph 3, however.

10. Calculation of compensation

The compensation is calculated on basis of the size of the insurance sum at the time of the injury and according to the rules applying to the individual covers.

11. Payment of compensation

Codan's standard method of payment is a bank transfer. In case of a payment related to an injury, Codan must be informed about name of bank and account number.

The compensation may also be paid by cheque against a fee which is deducted from the claim paid.

12. Other insurances

The insurance benefits are paid regardless of other potential insurance benefits payable as a result of the injury unless otherwise stipulated in the insurance terms applying to the individual covers.

13. Who has the right to dispose of the insurance?

The right of disposal of the insurance in full rests with the policyholder.

14. Termination of the insurance

The insurance is renewed for one year at a time unless it is terminated by one of the parties with one month's written notice before a premium maturity date.

15. The National Board of Industrial Injuries

On request from one of the parties, the National Board of Industrial Injuries can give an indicative opinion about the size of the level of disability, and whether there is a causal relation between the filed suffering and injury.

The National Board of Industrial Injuries' fee is split between the parties, however Codan pays the entire fee if the National Board of Industrial Injuries determines a level of disability exceeding the one that Codan has determined.

16. Disputes

If the insured does not agree with Codan's decision about a matter, the insured can contact the department that has processed it.

If the parties do not come to an agreement, it is possible to contact Codan's complaints officer on klageansvarlig@codan.dk

If this does not solve problem, the insured can address:

The Insurance Complaints Board
Østergade 18, 2. floor
1100 Copenhagen K
Phone no. 3315 8900 (from 10am – 1pm)
www.ankeforsikring.dk

Complaints to the Insurance Complaints Board must be made by completing a special complaints form, and a fee is payable. The complaints form and payment information is available [here](#)

The agreement is governed by Danish law, including the existing Danish Insurance Contracts Act. If a dispute about the insurance agreement is brought before the court, it is settled pursuant to Danish law in the Danish courts and pursuant to the Administration of Justice Act's rules on jurisdiction.

17. Sanctions

Codan Forsikring A/S and their subsidiaries/branch offices do not cover and are not obliged to pay any kind of compensation or other benefits related to the insurance to the extent that such an insurance cover, payment of such a claim or providing such an insurance benefit will expose Codan Forsikring A/S and/or their subsidiaries/branch offices to any sanction, prohibition or restriction approved by the UN, the EU, Great Britain or the US.



P+

Pensionskassen for Akademikere
Dirch Passers Allé 76
DK-2000 Frederiksberg

www.pplus.dk
kontakt@pplus.dk
+45 3818 8700
CVR no. 19676889