

## Life Insurance

### Insurance Product Information Document

**Company:** RiskPoint A/S, registered as an Insurance Intermediary with Finanstilsynet in Denmark, has the authority to establish coverage and to process claims for a number of insurance companies. For further information regarding which insurance company(ies) is used on your particular insurance policy, please address the front page of the quote/policy.

This document contains only the most important information relating to your insurance contract. The insurance policy as well as the insurance conditions attached complete the contractual information.

### What is this type of insurance?

Death benefit is paid in the event of death during the policy period.

Death benefit can provide financial security for your dependents. The amount of coverage will always be a lump sum.



#### What is insured?

- ✓ The insurance is paid as a lump sum in the event of death during the insurance period.
- ✓ Payment is made to next in kin, unless otherwise agreed. Next in kin are defined according to the rules in the Danish Insurance Contracts Act. (FAL) §105a.
- ✓ If no beneficiary or next in kin has been appointed, payment will be made to the estate in accordance with FAL §105b. If det payment is made to the estate, it is not creditor protected.
- ✓ You can add a special beneficiary to the insurance.



#### What is not insured?

- ✗ If you die during or as a result of active participation in war, rebellion or similar operation outside Danish territory
- ✗ If you die due to suicide or as a result of attempted suicide, it is a requirement that the insurance has been in force continuously for one year in order for there to be coverage. This also applies after any possible increase in the sum insured.
- ✗ If it appears that the policyholder, you or beneficiary appears on an (inter)national sanctions list.



#### Are there any restrictions on cover?

- ! The insurance does not cover deaths that are directly or indirectly a result of war, warlike acts, violations of neutrality, civil war, rebellion or civil unrest.

More restrictions to be found in the policy conditions.



### Where am I covered?

- ✓ The insurance covers worldwide.



### What are my obligations?

- You must ensure that the risk information provided in connection with the submission of the offer (amount requested, health information, and position) is correct and complete.
- You must give RiskPoint A/S consent to the collection of all relevant information.
- You must inform RiskPoint A/S as soon as possible of any changes. This may be in the position, company, work tasks or moving abroad, which may result in a change in risk/increased danger.
- The beneficiary(ies) must, upon request, send all documents and information that RiskPoint A/S considers relevant at no cost to RiskPoint A/S.



### When and how do I pay?

RiskPoint A/S will send an insurance premium invoice to the Policyholder which shall be paid at the latest on the due date to the bank account given in the invoice.

There is no deduction for contributions when your employer pays the premium and you are subject to income tax



### When does the cover start and end?

- The insurance cover starts when the policyholder and RiskPoint A/S agree upon the start of the cover and is valid until further notice.
- The insurance is terminated when the policyholder cancels the insurance.
- When the state pension age is reached.
- In some situations, also RiskPoint A/S has the right to cancel the insurance (e.g. negligence to pay a due insurance premium).
- However, the insurance cover ends no later than from the moment that the Insured's assignment or employment with the Policyholder ends.



### How do I cancel the contract?

The insurance can only be cancelled by the employer and/or RiskPoint A/S.

The conditions for cancellation can be found in the policy conditions.