

# Leisure accident insurance

Document with information about the insurance product

DNB

Company: DNB Livsforsikring AS

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For complete information about what the insurance covers and what limitations apply, please refer to the insurance certificate and the terms and conditions of the insurance policy. Insurance policy terms and conditions are available at [dnb.no](https://dnb.no).

## What does the insurance policy include?

Leisure accident insurance covers accidents or injuries that occur during leisure time or travelling to or from work.



### What the insurance covers

- Incurred additional expenses
- Future additional expenses
- Incurred loss of income
- Future loss of income
- Medical disability
- Death

The coverages for medical disability, death and future loss of income can be purchased separately. Additional expenses and incurred loss of income are income in the coverage for future loss of income.

The insurance certificate will state the chosen coverage.



### What the insurance does not cover

- Accidental injury caused by illnesses mentioned in the terms and conditions of the insurance policy.
- Injury/illness caused by: infection, insect stings/bites, HIV infections, poisoning, intake of medications, medical complications, effects of light and temperature.
- Tooth damage as a result of eating.
- Involvement in a fight or criminal act.
- Accidental injury resulting from martial arts, the performance of professional sports, scuba diving, aerial sports, microlight aircraft and expeditions.
- War risk and military service.
- Earthquakes/volcanic eruptions and nuclear reactions.



### Are there any limitations to the insurance coverage?

The insurance may have limitations as a result of:

- Intentional/negligent provocation of the insurance event.
- Sums insured, age levels and varying pay grades.



### Where is the insurance valid?

The insurance is valid worldwide.



### What are my obligations?

The company is obliged to provide DNB Liv with correct information when purchasing the insurance and when any subsequent changes may have an impact on the insurance policy. If the company becomes aware of an employee injury that may lead to a claim for compensation, this must be reported to DNB Liv without undue delay.



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[dnb.no](https://dnb.no)

**When and how do I pay?**

The insurance must be paid within the deadline stated in the payment notice.

**When does the insurance commence and how long is it valid?**

The insurance commences from the time that the company accepts the offer. If a future start date is agreed, the insurance will commence at 00:00 on that date. The insurance is valid for one year at a time unless otherwise stated in the insurance agreement, and is automatically extended for another year unless terminated before the renewal date.

**How can I terminate the insurance policy?**

You may terminate the insurance if the need for insurance lapses, if you move the insurance to another company or there are other special reasons, cf. Section 12-3 of the Norwegian Insurance Contracts Act. Termination must be made in writing to DNB Livsforsikring AS with one month's notice.