

# Group life insurance – death

Document with information about the insurance product



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?

The insurance policy entitles the employee's dependants a lump sum payment upon death of the employee, irrespective of cause, time and place.



### What the insurance covers

- Death

### Ancillary benefits (optional)

- Joint life insurance – upon the death of the employee's spouse/cohabitant
- Spouse/cohabitant's supplement upon death of the employee
- Family provider supplement upon death of the employee
- Children's benefit upon death of the employee

The insurance certificate will state the chosen coverage.



### What the insurance does not cover

- No special exceptions.



### 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.
- Requirement for 100 per cent fitness for work.
- Joint life insurance – no compensation is paid if the co-insured spouse/cohabitant dies within two years of being included in the insurance policy, and the death is due to illness, defect or disability that the co-insured had at the time of inclusion in the insurance policy and of which it must be assumed that the co-insured was aware.
- War risk and military service.



### 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. Termination must be made in writing to DNB Livsforsikring AS with one month's notice.